

HOUSING ELEMENT

INSTITUTE OF GOVERNMENTAL
STUDIES LIBRARY

MAR 11 1997

UNIVERSITY OF CALIFORNIA

CITY OF BISHOP

1995

Copyright 2004

HOUSING

General Plan for the City of Bishop

Chapter Four - Housing

Table of Contents

<u>Section</u>	<u>Page</u>
I. INTRODUCTION	1
A. Background	1
B. Purpose	1
C. Authorization	2
D. Consistency With Other General Plan Elements	3
E. Development of the Housing Element with Public Participation	3
F. Progress Under Previous General Plan	4
G. Data Sources	5
II. SUMMARY OF ISSUES, OPPORTUNITIES & CONSTRAINTS	6
A. Issues	6
B. Opportunities	6
C. Constraints	6
III. EXISTING CONDITIONS - HOUSING NEEDS ASSESSMENT	7
A. Existing Housing Statistics	7
1. Population	7
2. Housing Stock	8
3. Housing Tenure	9
4. Vacancy Rates	10
5. Overpaying	11
6. Housing Age and Condition	12
7. Special Households	14
a. Handicapped Households	14
b. Elderly Households	15
c. Overcrowded Households	17
d. Farm workers	18
e. Female Heads of Household	18
f. Large Families	19
g. Homeless	19
7. Energy Conservation	20
B. Projected Housing Needs	21

THE UNIVERSITY OF CHICAGO
LIBRARY

CHICAGO, ILL.

RECEIVED

NO.	DATE	DESCRIPTION	AMOUNT
1	1900	...	...
2	1901	...	...
3	1902	...	...
4	1903	...	...
5	1904	...	...
6	1905	...	...
7	1906	...	...
8	1907	...	...
9	1908	...	...
10	1909	...	...
11	1910	...	...
12	1911	...	...
13	1912	...	...
14	1913	...	...
15	1914	...	...
16	1915	...	...
17	1916	...	...
18	1917	...	...
19	1918	...	...
20	1919	...	...
21	1920	...	...
22	1921	...	...
23	1922	...	...
24	1923	...	...
25	1924	...	...
26	1925	...	...
27	1926	...	...
28	1927	...	...
29	1928	...	...
30	1929	...	...
31	1930	...	...
32	1931	...	...
33	1932	...	...
34	1933	...	...
35	1934	...	...
36	1935	...	...
37	1936	...	...
38	1937	...	...
39	1938	...	...
40	1939	...	...
41	1940	...	...
42	1941	...	...
43	1942	...	...
44	1943	...	...
45	1944	...	...
46	1945	...	...
47	1946	...	...
48	1947	...	...
49	1948	...	...
50	1949	...	...
51	1950	...	...
52	1951	...	...
53	1952	...	...
54	1953	...	...
55	1954	...	...
56	1955	...	...
57	1956	...	...
58	1957	...	...
59	1958	...	...
60	1959	...	...
61	1960	...	...
62	1961	...	...
63	1962	...	...
64	1963	...	...
65	1964	...	...
66	1965	...	...
67	1966	...	...
68	1967	...	...
69	1968	...	...
70	1969	...	...
71	1970	...	...
72	1971	...	...
73	1972	...	...
74	1973	...	...
75	1974	...	...
76	1975	...	...
77	1976	...	...
78	1977	...	...
79	1978	...	...
80	1979	...	...
81	1980	...	...
82	1981	...	...
83	1982	...	...
84	1983	...	...
85	1984	...	...
86	1985	...	...
87	1986	...	...
88	1987	...	...
89	1988	...	...
90	1989	...	...
91	1990	...	...
92	1991	...	...
93	1992	...	...
94	1993	...	...
95	1994	...	...
96	1995	...	...
97	1996	...	...
98	1997	...	...
99	1998	...	...
100	1999	...	...
101	2000	...	...
102	2001	...	...
103	2002	...	...
104	2003	...	...
105	2004	...	...
106	2005	...	...
107	2006	...	...
108	2007	...	...
109	2008	...	...
110	2009	...	...
111	2010	...	...
112	2011	...	...
113	2012	...	...
114	2013	...	...
115	2014	...	...
116	2015	...	...
117	2016	...	...
118	2017	...	...
119	2018	...	...
120	2019	...	...
121	2020	...	...
122	2021	...	...
123	2022	...	...
124	2023	...	...
125	2024	...	...
126	2025	...	...
127	2026	...	...
128	2027	...	...
129	2028	...	...
130	2029	...	...
131	2030	...	...
132	2031	...	...
133	2032	...	...
134	2033	...	...
135	2034	...	...
136	2035	...	...
137	2036	...	...
138	2037	...	...
139	2038	...	...
140	2039	...	...
141	2040	...	...
142	2041	...	...
143	2042	...	...
144	2043	...	...
145	2044	...	...
146	2045	...	...
147	2046	...	...
148	2047	...	...
149	2048	...	...
150	2049	...	...
151	2050	...	...
152	2051	...	...
153	2052	...	...
154	2053	...	...
155	2054	...	...
156	2055	...	...
157	2056	...	...
158	2057	...	...
159	2058	...	...
160	2059	...	...
161	2060	...	...
162	2061	...	...
163	2062	...	...
164	2063	...	...
165	2064	...	...
166	2065	...	...
167	2066	...	...
168	2067	...	...
169	2068	...	...
170	2069	...	...
171	2070	...	...
172	2071	...	...
173	2072	...	...
174	2073	...	...
175	2074	...	...
176	2075	...	...
177	2076	...	...
178	2077	...	...
179	2078	...	...
180	2079	...	...
181	2080	...	...
182	2081	...	...
183	2082	...	...
184	2083	...	...
185	2084	...	...
186	2085	...	...
187	2086	...	...
188	2087	...	...
189	2088	...	...
190	2089	...	...
191	2090	...	...
192	2091	...	...
193	2092	...	...
194	2093	...	...
195	2094	...	...
196	2095	...	...
197	2096	...	...
198	2097	...	...
199	2098	...	...
200	2099	...	...
201	2100	...	...
202	2101	...	...
203	2102	...	...
204	2103	...	...
205	2104	...	...
206	2105	...	...
207	2106	...	...
208	2107	...	...
209	2108	...	...
210	2109	...	...
211	2110	...	...
212	2111	...	...
213	2112	...	...
214	2113	...	...
215	2114	...	...
216	2115	...	...
217	2116	...	...
218	2117	...	...
219	2118	...	...
220	2119	...	...
221	2120	...	...
222	2121	...	...
223	2122	...	...
224	2123	...	...
225	2124	...	...
226	2125	...	...
227	2126	...	...
228	2127	...	...
229	2128	...	...
230	2129	...	...
231	2130	...	...
232	2131	...	...
233	2132	...	...
234	2133	...	...
235	2134	...	...
236	2135	...	...
237	2136	...	...
238	2137	...	...
239	2138	...	...
240	2139	...	...
241	2140	...	...
242	2141	...	...
243	2142	...	...
244	2143	...	...
245	2144	...	...
246	2145	...	...
247	2146	...	...
248	2147	...	...
249	2148	...	...
250	2149	...	...
251	2150	...	...
252	2151	...	...
253	2152	...	...
254	2153	...	...
255	2154	...	...
256	2155	...	...
257	2156	...	...
258	2157	...	...
259	2158	...	...
260	2159	...	...
261	2160	...	...
262	2161	...	...
263	2162	...	...
264	2163	...	...
265	2164	...	...
266	2165	...	...
267	2166	...	...
268	2167	...	...
269	2168	...	...
270	2169	...	...
271	2170	...	...
272	2171	...	...
273	2172	...	...
274	2173	...	...
275	2174	...	...
276	2175	...	...
277	2176	...	...
278	2177	...	...
279	2178	...	...
280	2179	...	...
281	2180	...	...
282	2181	...	...
283	2182	...	...
284	2183	...	...
285	2184	...	...
286	2185	...	...
287	2186	...	...
288	2187	...	...
289	2188	...	...
290	2189	...	...
291	2190	...	...
292	2191	...	...
293	2192	...	...
294	2193	...	...
295	2194	...	...
296	2195	...	...
297	2196	...	...
298	2197	...	...
299	2198	...	...
300	2199	...	...
301	2200	...	...
302	2201	...	...
303	2202	...	...
304	2203	...	...
305	2204	...	...
306	2205	...	...
307	2206	...	...
308	2207	...	...
309	2208	...	...
310	2209	...	...
311	2210	...	...
312	2211	...	...
313	2212	...	...
314	2213	...	...
315	2214	...	...
316	2215	...	...
317	2216	...	...
318	2217	...	...
319	2218	...	...
320	2219	...	...
321	2220	...	...
322	2221	...	...
323	2222	...	...
324	2223	...	...
325	2224	...	...
326	2225	...	...
327	2226	...	...
328	2227	...	...
329	2228	...	...
330	2229	...	...
331	2230	...	...
332	2231	...	...
333	2232	...	...
334	2233	...	...
335	2234	...	...
336	2235	...	...
337	2236	...	...
338	2237	...	...
339	2238	...	...
340	2239	...	...
341	2240	...	...
342	2241	...	...
343	2242	...	...
344	2243	...	...
345	2244	...	...
346	2245	...	...
347	2246	...	...
348	2247	...	...
349	2248	...	...
350	2249	...	...
351	2250	...	...
352	2251	...	...
353	2252	...	...
354	2253	...	...
355	2254	...	...
356	2255	...	...
357	2256	...	...
358	2257	...	...
359	2258	...	...
360	2259	...	...
361	2260	...	...
362	2261	...	...
363	2262	...	...
364	2263	...	...
365	2264	...	...
366	2265	...	...
367	2266	...	...
368	2267	...	...
369	2268	...	...
370	2269	...	...
371	2270	...	...
372	2271	...	...
373	2272	...	...
374	2273	...	...
375	2274	...	...
376	2275	...	...
377	2276	...	...
378	2277	...	...
379	2278	...	...
380	2279	...	...
381	2280	...	...
382	2281	...	...
383	2282	...	...
384	2283	...	...
385	2284	...	...
386	2285	...	...
387	2286	...	...
388	2287	...	...
389	2288	...	...
390	2289	...	...
391	2290	...	...
392	2291	...	...
393	2292	...	...
394	2293	...	...
395	2294	...	...
396	2295	...	...
397	2296	...	...
398			

1.	Employment Trends	22
2.	Housing Development Needs	23
3.	Quantified Objectives	25
IV.	HOUSING RESOURCES AND CONSTRAINTS	26
A.	Land Use	26
B.	Site Inventory	27
C.	Evaluation of Governmental Constraints	27
D.	Non-Governmental and Market Constraints	30
E.	Potential Loss of Affordable Housing	36
F.	Affordable Housing Resources	36
1.	Redevelopment Set-Aside	36
2.	Community Development Block Grant (CDBG)	37
3.	Section 8 Rental Assistance	38
4.	Mobilehome Park Resident Ownership Program (MPROP)	38
5.	Senior Shared Housing	39
6.	First-Time Home Buyer Program	39
7.	Single Room Occupancy (SRO)	39
8.	Density Bonus Law	39
9.	Mortgage Revenue Bonds	40
10.	Self-Help Housing	40
11.	Rental Housing Construction Program (RHCP)	41
12.	Non-Profit Housing Development Corporation	41
13.	HOME Program	41
14.	HOPE Program	42
15.	Weatherization Program	42
16.	Energy Crisis Intervention Program (ECIP)	42
17.	Energy Conservation Programs	42
18.	Other Affordable Housing Resources	42
V.	GOALS, POLICIES AND ACTIONS	44
A.	Goals	44
B.	Associated Housing Policies	44
C.	Actions - Five Year Housing Program	46

General Plan for the City of Bishop

Chapter Four - Housing

List of Tables

<u>Table</u>		<u>Page</u>
4-1	City of Bishop Age Distribution (Percentage)	7
4-2	Ethnicity of Inyo County Residents (Percentage)	8
4-3	Ethnicity of Inyo County Residents (Number)	8
4-4	City of Bishop Composition of Housing Stock (January 1990)	9
4-5	City of Bishop Housing Stock by Tenure	10
4-6	City of Bishop Housing Stock - Households Overpaying	11
4-7	City of Bishop Housing Stock Age Distribution	12
4-8	City of Bishop Housing Conditions Windshield Survey Results	13
4-9	Distribution of Elderly by Age	15
4-10	Seniors Living Alone by Gender	16
4-11	Elderly Head of Households by Tenure	16
4-12	Overcrowded Households by Tenure	17
4-13	Female Headed Family Households / Poverty Status	18
4-14	Household Size	19
4-15	City of Bishop Population and Housing Stock Trends (1970-1990)	22
4-16	City of Bishop and Adjacent Areas (Zip Code 93514) Distribution of Employment by Sector	22
4-17	Basic Construction Needs in the City of Bishop and Inyo County	24
4-18	Household Increase by Income Group in the City of Bishop and Inyo County ..	24
4-19	Quantified Objectives by Income Group in the City of Bishop	25
4-20	Vacant Lands Site Inventory	27
4-21	City of Bishop Approximate Development Processing Time	29
4-22	Affordable Inyo County Housing Costs	27
4-23	Bishop Housing Program (1992 -1997)	47
4-24	City of Bishop Housing Action Plan Summary of Five Year Housing Plan	48

Table 1. Summary of the data used in the analysis.

Table 1. Summary of the data used in the analysis.

Year	Country	Population (millions)	GDP (billions of USD)	Life expectancy (years)	Infant mortality rate (per 1,000 live births)	Healthcare expenditure (USD per capita)
1990	USA	248.7	5,820.0	75.4	10.0	1,000
1991	USA	249.5	5,900.0	75.5	9.5	1,050
1992	USA	250.3	5,980.0	75.6	9.0	1,100
1993	USA	251.1	6,060.0	75.7	8.5	1,150
1994	USA	251.9	6,140.0	75.8	8.0	1,200
1995	USA	252.7	6,220.0	75.9	7.5	1,250
1996	USA	253.5	6,300.0	76.0	7.0	1,300
1997	USA	254.3	6,380.0	76.1	6.5	1,350
1998	USA	255.1	6,460.0	76.2	6.0	1,400
1999	USA	255.9	6,540.0	76.3	5.5	1,450
2000	USA	256.7	6,620.0	76.4	5.0	1,500
2001	USA	257.5	6,700.0	76.5	4.5	1,550
2002	USA	258.3	6,780.0	76.6	4.0	1,600
2003	USA	259.1	6,860.0	76.7	3.5	1,650
2004	USA	259.9	6,940.0	76.8	3.0	1,700
2005	USA	260.7	7,020.0	76.9	2.5	1,750
2006	USA	261.5	7,100.0	77.0	2.0	1,800
2007	USA	262.3	7,180.0	77.1	1.5	1,850
2008	USA	263.1	7,260.0	77.2	1.0	1,900
2009	USA	263.9	7,340.0	77.3	0.5	1,950
2010	USA	264.7	7,420.0	77.4	0.5	2,000
2011	USA	265.5	7,500.0	77.5	0.5	2,050
2012	USA	266.3	7,580.0	77.6	0.5	2,100
2013	USA	267.1	7,660.0	77.7	0.5	2,150
2014	USA	267.9	7,740.0	77.8	0.5	2,200
2015	USA	268.7	7,820.0	77.9	0.5	2,250
2016	USA	269.5	7,900.0	78.0	0.5	2,300
2017	USA	270.3	7,980.0	78.1	0.5	2,350
2018	USA	271.1	8,060.0	78.2	0.5	2,400
2019	USA	271.9	8,140.0	78.3	0.5	2,450
2020	USA	272.7	8,220.0	78.4	0.5	2,500

Chapter Four

HOUSING

I. INTRODUCTION

The Housing Element consists of the identification and analysis of existing and projected housing needs as well as statements of goals, policies and implementing actions for the preservation, improvement and development of housing within the City of Bishop.

A. Background

In 1967, the housing Element became the third mandated part of a General Plan in California. During the ensuing years, numerous revisions were made to the required contents of community housing elements. In 1981, Article 10.6 of the Government Code was enacted and now describes the content requirements of the local housing elements. This legislation, commonly referred to as the Roos Bill, requires that a local housing element include an assessment of housing needs, an inventory of resources and constraints, a statement of goals, policies and objectives and a five year housing program.

The Housing Element is one of seven required elements which is included in the Bishop General Plan. The Housing Element, in complying with the letter and spirit of Article 10.6, responds to the four major issues which are listed below:

- ° What are Bishop's housing needs?
- ° What can the City realistically do about meeting these needs?
- ° What are the housing goals and policies of the City?
- ° What specific actions can the City take to meet housing needs?

B. Purpose

The purpose of the Housing Element is to identify local housing problems and to identify measures necessary to mitigate and alleviate these needs and problems for all economic segments of the community.

General state-wide purposes of local housing elements are influenced by the legislative policy and intent of Article 10.6. Section 65581 contains the following declarations which describe the legislature's intent in enacting the most recent revisions to the housing element law:

"To assure that counties and cities will prepare and implement housing elements which, along with federal and state programs, will move toward the attainment of the state housing goal."

"To recognize that each locality is best capable of determining what efforts are required by it to contribute to the attainment of the state housing goal, provided such a determination is compatible with the state housing goals and regional housing needs."

"Local and state governments have a responsibility to use the powers vested in them to facilitate the improvement and development of housing to make adequate provisions for the housing needs of all economic segments of the community."

"The legislature recognizes that in carrying out this responsibility, each local government also has the responsibility to consider economic, environmental, and fiscal factors and community goals set forth in the general plan and to cooperate with other local governments and the state in addressing regional housing needs."

The Housing Element is organized to present information according to the four principal topics listed below:

- ° Housing Needs Assessment
- ° Inventory of Resources and Constraints
- ° Statement of Goals and Policies
- ° Actions - Five Year Housing Program

C. Authorization

As noted earlier, housing elements were mandated by legislation enacted in 1967. In 1977, "Housing Element Guidelines" were published by the State Department of Housing and Community Development (HCD). The "guidelines" spelled out not only the detailed content requirements of housing elements, but also gave the HCD a "review and approval" function over this element of the General Plan. In 1981, the Roos Bill was passed, thereby enacting Article 10.6 of the Government Code. This bill, in effect, placed the guidelines into statutory language and changed HCD's role from "review and approval" to one of "review and comment" on local housing elements.

The legislation also requires an update of the housing element every five years. This 1992 update includes analysis regarding the preservation of assisted housing units at risk of converting to non-low income uses (SB 1019) as required by state law (Chapter 889, Statutes of 1991). After adoption of this update by the Bishop City Council, another revised element is mandated every five years. As with each five year update, the next Bishop Housing Element will address the progress made on achieving the goals and objectives stated in the previous Housing Element.

Numerous agencies were invited to comment on the City's general plan update which included the Housing Element update. The following agencies have been notified of the General Plan Update:

- ° Inyo County Sheriff
- ° Eastern Sierra Community Services District
- ° Bishop Rural Fire District

- ° Inyo County Health Department
- ° Inyo County Planning Department
- ° Inyo County Department of Public Works
- ° Southern California Gas Company
- ° Southern California Edison
- ° Metropolitan Water District of Southern California
- ° Southern California Association of Governments (SCAG)
- ° City of Los Angeles Department of Water and Power (DWP)
- ° State Department of Conservation
- ° State Air Resources Board (ARB)
- ° State Department of Parks and Recreation
- ° State Department of Fish and Game
- ° State Public Utilities Commission
- ° State Department of Health
- ° State of California Regional Water Quality Board
- ° State Department of Transportation (Caltrans)
- ° State Office of Planning and Research (OPR)

Several of the above listed agencies provided comments that related directly or indirectly to the future construction of housing in the City of Bishop.

A list of individuals and agencies asked to participate in the preparation of and/or comment specifically on this Housing Element is attached in the Appendix.

D. Consistency With Other General Plan Elements

The Housing Element has been prepared to be consistent with other elements of the General Plan as required by State law. Residential land uses as identified in the Land Use Element provide the basis for identification of adequate residential sites in the Housing Element. Additionally, the Circulation Element provides an adequate circulation system for future housing development; The Noise Element shields areas designated for housing use from inappropriate noise levels; the Conservation and Open Space Element provides for open and recreational space for the community's growing population; and the Safety Element addresses environmental issues in the City.

E. Development of the Housing Element and Public Participation

The Housing Element was prepared with planning consultant assistance under the direction of city staff and the Bishop City Council. The City Council held a series of public workshops during the preparation of the entire General Plan update. All public meetings were noticed and copies of materials were made available to the public either at the meeting itself or by request. Once in draft form, the Housing Element was submitted to the State Department of Housing and Community Development (HCD) for review. Comments and recommendations from HCD were received by the City and the Housing Element as been revised to reflect the recommendations prior to Planning Commission and City Council public hearings on the Element. The appendix also

contains a list of individuals and agencies asked to participate in the preparation of and/or comment specifically on this Housing Element.

Over the intervening period, the City has continued to provide fast and efficient processing for residential development applications and has continued to deliver low and moderate income housing in accordance with the Housing Element goals.

F. Progress Under Previous General Plan

Unlike most other General Plan elements, the Housing Element must contain a summary of the progress achieved under the previous Element.

The City's 1985 Housing Element contained a number of goals and policies related to the provision of adequate housing for all segments of the population. No specific quantified objectives were stated in the 1985 Element, so specific progress comparisons cannot be calculated in relation to anticipated goals.

This update contains quantified objectives for the next five year planning period. The subsequent update to the Housing Element will be able to report the City's past progress in comparison to its goals.

The following summary depicts those goals and objectives as well as programs that have been achieved since the 1985 Housing Element:

1. Section 8 Assistance Program

- ° Project - 17 units available through non-metro; Southern California.
- ° Status - Approval of funding for 17 units; occupied.
- ° Timing - 1985 to 1990.
- ° Lead Agency - Inyo-Mono Advocates for Community Action (IMACA) as directed by the City of Bishop.
- ° Funding - US Department of Housing and Urban Development, Section 8 existing Housing Rental Assistance through HCD.

2. Land Banking - Pre-development acquisition (expanded home ownership opportunity program)

- ° Objective - To provide low to moderate income housing opportunities to households in need.
- ° Timing - Ongoing, following approval of CHCD Rural Section long term home ownership program.
- ° Responsibility - City of Bishop.
- ° Funding - The State Department of Housing and Community Development Rural Land Purchase Funds.
- ° Status - Approval of approximately \$250,000 in funding for purchase of approximately eight acres for a mobile home subdivision.

3. Rental Assistance Elderly / Handicapped Housing Assistance Program

- ° Objective - To provide housing opportunities to special needs households.
- ° Timing - Ongoing.
- ° Responsibility - IMACA as directed by the City of Bishop.
- ° Status - Approximately 63 rent-assisted households helped per month during the planning period. This includes 34 mobile home units which are space subsidized and 18 units of senior housing.

4. Housing Rehabilitation - HCD/CDBG/RECD

- ° Objective - To preserve the supply and quality of the housing stock within the planning area and to rehabilitate as many homes annually as possible (five to 10 dwellings per year).
- ° Timing - 1985 to present.
- ° Responsibility - The City of Bishop with management and implementation assistance from IMACA.
- ° Status - 26 homes have been rehabilitated since the last Housing Element was implemented in 1985.

5. Energy Crisis Assistance / Weatherization Program

- ° Objective - To provide weatherization and emergency energy assistance to low income Bishop households.
- ° Timing - Continuous.
- ° Responsibility - IMACA as directed by the City of Bishop.
- ° Status - 150 homes weatherized per year; 500 energy-assisted homes per year (\$400.00 limit per year).

6. Emergency Crisis Assistance

- ° Objective - To provide emergency housing assistance to low income Bishop households.
- ° Timing - Continuous.
- ° Responsibility - IMACA as directed by the City of Bishop.
- ° Status - Assistance as needed for eviction prevention, temporary housing, homeless assistance, first month's rent and utility deposits funded through FEMA and TFAP.

The results of this analysis have been utilized to refine and augment the Goals, Policies and Actions of the 1985 City of Bishop Housing Element. The Goals, Policies and Actions of this updated Housing Element will work to enhance what has already been accomplished and strive toward accommodating the needs of both present and future residents of the City of Bishop.

G. Data Sources

Population and household data obtained from the 1990 Census provided the most current information which was utilized in this Housing Element update.

II. SUMMARY OF ISSUES, OPPORTUNITIES & CONSTRAINTS

A. Issues

- How can the City negotiate with the City of Los Angeles Department of Water and Power (DWP) in the acquisition of land holdings to provide an additional resource of developable land within the existing City limits for residential land uses?
- Is it necessary or appropriate to increase densities within the existing residential neighborhoods or redesignate other land uses to residential uses in order to meet Bishop's affordable housing needs?

B. Opportunities

- There are approximately 400 acres of developable land within the City limits which could be developed with residential uses.
- The City's existing infrastructure and public facilities are capable of being expanded to meet the demands of new development.

C. Constraints

- The majority of vacant land located within the planning area is controlled by the DWP whose slow growth policies limit the ability for new growth and development.

III. EXISTING CONDITIONS- HOUSING NEEDS ASSESSMENT

The Housing Needs Assessment encompasses the following factors:

- Analysis of population and employment trends, documentation of projections and quantification of the locality's existing and projected housing needs for all income levels. Such existing and projected needs shall include the locality's share of the regional housing need (Section 65583 (a)(1) of the Government Code).
- Analysis and documentation of household characteristics including level of payment compared to ability to pay, overcrowding and housing stock condition (Section 65583 (a)(2)).
- Analysis of any special housing needs such as those of the handicapped, the elderly, large families, farm workers, families with female heads of household, and families and persons in need of emergency shelter (Section 65583 (a)(6)).
- Analysis of opportunities for energy conservation with respect to residential development (Section 65583 (a)(7)).

A. Existing Housing Statistics

1. Population

Based on 1990 Census figures, 3,475 people reside in the City of Bishop which constitutes approximately 20 percent of Inyo County's population. The majority of the population in the City of Bishop is between 15 and 59 years of age with a median age of 39. Older retirement or near retirement individuals comprise a significant portion of not only the existing population but also of the in-migrating population. Table 4-1 below depicts the City of Bishop population age distribution.

Table 4-1
City of Bishop Age Distribution (Percentage)

Age Category	Number	Percentage
0 - 4	226	6.5
5 - 14	396	11.4
15 - 59	1,855	53.4
60 - 64	193	5.5
65+	805	23.2

Source: State Census Data Center, 1990 Census of Population and Housing Summary Tape File 1 Complete Tables

Ethnically, the City of Bishop is predominantly white, accounting for 93 percent of the total population. Those of Hispanic origin account for 11.4 percent of the total population while Native Americans make up 1.5 percent as identified in table 4-2 and 4-3 below.

Table 4-2
Ethnicity of Inyo County Residents (Percentage)

Area Name	White	Native American	Asian	Black	Hispanic	Total
Inyo County	86.3%	10.0%	1.0%	0.4%	8.4%	18,281
City of Bishop	92.8%	1.5%	1.7%	0.2%	11.4%	3,475
Dix.Ln.-Mead Crk.	96.1%	1.2%	1.0%	0.1%	6.4%	2,561
West Bishop	97.2%	1.4%	0.7%	0.1%	4.1%	2,908
Bishop Reser.	30.8%	66.4%	0.4%	0.0%	13.4%	1,408
Greater Bishop	86.4%	10.2%	1.0%	0.1%	8.4%	10,352

Source: Inyo County Planning Department, 1990 Census

Table 4-3
Ethnicity of Inyo County Residents (Number)

Area Name	White	Native American	Asian	Black	Hispanic	Total
Inyo County	15,777	1,826	178	79	1,536	18,281
City of Bishop	3,226	53	59	8	395	3,475
Dix.Ln.-Mead Crk.	2,462	31	25	2	164	2,561
West Bishop	2,826	42	19	2	120	2,908
Bishop Reser.	433	935	5	0	188	1,408
Greater Bishop	3,947	1,061	108	12	867	10,352

Source: Inyo County Planning Department, 1990 Census

2. Housing Stock

There are differences between housing stock condition and housing improvement needs. The term "condition" refers to the physical quality of the housing stock. The quality of the individual housing units or structures may be defined as either sound, deteriorating or dilapidated. Housing improvements, on the other hand, refer to the

nature of the "remedial" actions necessary to correct defects in the housing condition such as demolition, minor repairs, major repairs, and rehabilitation.

As of January 1990, the City of Bishop had a housing stock comprised of 1,779 dwelling units. Most of the City's housing units are single family dwellings and the average household size is 2.01 persons. The complete breakdown is listed in Table 4-4 below.

Table 4-4
City of Bishop Composition of Housing Stock
January 1990

<u>Dwelling Type</u>	<u>Number of Units</u>	<u>Percentage</u>
Single Family	867	48.7
Multiple Family (2-4 units)	307	17.3
Apartments (5 or more units)	237	13.3
Mobile Homes*	<u>368</u>	<u>20.7</u>
TOTAL UNITS	1,779	100

*within and outside mobile home parks
Source: 1990 Census

Detached and single family dwellings are clearly the dominant housing type within the City of Bishop. Single family dwellings constituted 69.8% of the 1960 housing stock declining to 58.7% in 1970; they declined even further in 1980 to 50.1% percent. In 1990, the percentage of single family dwellings was 48.7.

According to the State Department of Finance figures, the number of dwelling units in the City of Bishop increased from 1,712 in 1980 to 1,779 in 1990; this is an increase of 67 units in the 10 year period or an average increase of 13 units per year. During the same time, the population increased by 142 persons; from 3,333 to 3,475 (4.2% increase). From a longer term perspective, the population in 1970 was 3,498 actually decreasing by 23 persons to 3,475 in 1990 (0.07% decrease). During this same 20 year period, the number of housing units increased by 329 units, from 1,450 in 1970 to 1,779 in 1990 (22.7% increase). Major gains were made in providing housing units in the City while the population slightly declined during this 20 year period.

3. Housing Tenure

According to the 1990 Census, there were 1,681 occupied units and 98 vacant units for a total of 1,779 housing units in the City of Bishop. Forty seven (47) percent of the occupied units were owner occupied and 53 percent were renter occupied; 34 of the vacant units were seasonal units while the remaining 64 vacant units were either for

sale (17 units), for rent (29 units), rented or sold but not yet occupied (7 units), or were "other vacant" (11 units). The Department of Finance reports that the state-wide proportion of owners to renters is 55 percent to 45 percent.

The proportion of the dwelling units which are owner occupied versus renter occupied units has remained relatively constant since 1970. As the City grows and employment increases, rental housing needs tend to increase. Care should be exercised to ensure that an adequate supply of rental units is available in the community. In particular, the conversion of existing apartments and mobile home parks to condominiums should be resisted unless condominium ownership is made accessible to the same income levels that would otherwise be renting those units or similar units. Ownership opportunity at the same levels of housing costs as rental housing is generally desirable. Table 4-5 below illustrates the number and percentage of owner versus renter occupied units.

Table 4-5
City of Bishop Housing Stock by Tenure

<u>Tenure Type</u>	<u>Number of Units</u>	<u>Percentage</u>
Owner Occupied	790	47
Renter Occupied	<u>891</u>	53
Total Occupied Units	1,681	100
For Rent Units	29	
For Sale Units	17	
Seasonal Units	34	
Other Units	<u>18</u>	
TOTAL UNITS	1,779	
Overall Vacancy Rate		5.5
Rental Vacancy Rate		1.6
For Sale Vacancy Rate		1.0

Source: 1990 Census

As shown, there are more renter occupied households in the City of Bishop than owner occupied households. This may reflect the unique mobile employment characteristics associated with the recreational based service industry found in the City; but, more likely, it may reflect the inability of service industry workers to afford home ownership due to lower pay scales compared to other industries.

4. Vacancy Rates

As shown in the table above, the overall vacancy rate for all housing in the City of Bishop in 1990 was 5.5 percent ($98/1779=5.5\%$). Housing agents, including the US

Department of Housing and Urban Development, consider a housing market with a vacancy rate of three percent or less to have a "shortage" of housing. Some households in a housing market with a vacancy rate of three percent or less for a sustained period of time can be expected to experience an "overpayment problem." An overall vacancy rate of about five percent is considered desirable to assure an adequate selection of reasonably priced housing without discouraging investment in housing. More specifically, a minimum vacancy rate of two percent for dwellings for sale is desirable while a minimum vacancy rate for rental units is six percent. In 1990, Bishop's home owner vacancy rate was 1.0 percent ($17/1779=1.0\%$) and the rental rate was 1.6 percent ($29/1779 = 1.6\%$). The vacancy rates in 1990 were less than the desirable minimums.

5. Overpaying

In addition to the statistical data on total households and vacancy rates, it is useful to analyze data on overpayment for housing to help determine any significance in contributing to the housing situation in Bishop, particularly for lower income households. Table 4-6 below compares housing over payment for Owner and Renter and Total "Specified" Households.

Table 4-6
City of Bishop Housing Stock -
Households Overpaying

Households	Owner Households	Renter Households	Total Households
Total Specified*	460	891	1,351
Total Specified Paying More Than 25% of Income	131 (28%)	499 (56%)	630 (47%)
Very Low Income (less than \$15,000)	87	378	465
Very Low Income Paying More Than 25% of Income	40 (46%)	320 (85%)	360 (77%)
Total Lower Income (less than \$24,350)	159	587	746
Total Lower Income Paying More Than 25% of Income	66 (42%)	449 (76%)	515 (69%)

* "Specified" Households are as defined in the 1990 Census. The data is an estimate based on Censustables and does not represent a complete count of all households; however, it is the only available data which measures housing costs as a percent of income. The table uses the targeted income group defined for the small cities Community Development Block Grant program.

Source: 1990 Census

As depicted in the table, 28% of the Owner Households are overpaying while twice as many renters 56% are overpaying for housing in Bishop. Of the Very Low Income Owner Households, nearly half (46%) are considered to be overpaying. At the same time, 85% of the Very Low Income Renter Households are overpaying. The Total Lower Income Owner Households are overpaying in 42% of the cases while 76% of the Total Lower Income Renter Households are overpaying. According to these statistics, there is an important housing overpayment problem for many of the lower income households in Bishop.

6. Housing Age and Condition

Age and condition are important and often inter-connected factors which relate to housing needs and problems. Both are factors which help determine the extent of replacement, rehabilitation or redevelopment needs. In addition, housing condition is a direct indicator of the quality of the housing stock.

Table 4-7 shows both the age and percentage of total housing units for the City of Bishop. The median age range of dwellings in the City of Bishop is estimated at 31 to 40 years. This information also indicates that approximately 13.7 percent of the housing units (244 units) have been constructed within the last 15 years. Housing units over 50 years old number 312 and comprise 17.5 percent of the housing stock.

Table 4-7
City of Bishop Housing Stock Age Distribution

Housing Age Categories	Number of Units	Percentage
Less than 12 years old	95	5.3
12-15 years old	149	8.4
16-20 years old	149	8.4
21-30 years old	397	22.3
31-40 years old	256	14.4
41-50 years old	421	23.7
51+ years old	<u>312</u>	<u>17.5</u>
TOTAL	1,779	100

Source: Updated from 1990 Census

The condition of the existing housing stock is a factor in helping determine replacement and rehabilitation needs as well as the degree to which the existing housing stock provide adequate housing for the present population.

Housing condition was evaluated in the City of Bishop Housing Assistance Plan (HAP) prepared by the Department of Housing and Community Development in 1981. At that time, there were 331 substandard units in the City with 302 (91%) suitable for rehabilitation; another 29 (9%) were estimated to be in need of replacement. A comprehensive housing condition survey has not been conducted since that time. However, the City of Bishop has twice formally applied for funding assistance from HCD for a comprehensive housing condition survey. Each application was turned down. Nevertheless, a windshield survey has been conducted which is summarized in Table 4-8 below.

Table 4-8
City of Bishop Housing Stock Condition
Windshield Survey Results*

<u>Condition Category</u>	<u>Number of Units</u>	<u>Percentage</u>
Sound	1682**	94.5
Minor	45	2.5
Moderate	44	2.5
Substantial	7	0.4
Dilapidated	<u>1</u>	<u>0.06</u>
TOTAL	1,779	100

*Does not include interior conditions

**All mobile homes were considered to be in "sound" condition.

Source: L.K. Johnston and Associates and IMACA, January, 1995

The entire housing stock was surveyed to determine conditions as could be witnessed from a "windshield" perspective. The specific survey results are on file with the City of Bishop. As shown above, the housing stock was considered sound in 94.5% of the cases. There were 45 (2.5%) of the units found to be in need of minor repairs. In 44 (2.5%) of the cases, moderate repairs were needed while substantial repairs were needed in seven (0.4%) cases. Only one unit surveyed was considered to be dilapidated.

Private redevelopment and rehabilitation efforts in the City of Bishop have helped improve the quality of housing. Although poor quality can be found with in nearly every neighborhood, rehabilitation and redevelopment efforts should focus on those areas with concentrations of poor quality housing.

Throughout the life span of a dwelling, many normal maintenance items such as painting, re-roofing and other house repairs are required. To address present housing quality problems, a program to maintain the housing stock in standard condition has been implemented in the highest need area of southeast Bishop. This is

being conducted by primarily by IMACA. This effort is being undertaken to maintain and conserve not only the existing housing supply but the quality of housing stock as well. Low and fixed income households often do not have financial resources nor the qualifications for loans or other assistance to make these repairs. Even when dwellings are rehabilitated, the costs may affect the dwelling's affordability for both home owners and renters.

7. Special Households

The State Department of Housing and Community Development has explained how special housing needs differ from other housing needs in the following terms:

"Special housing needs are those associated with relatively unusual occupational or demographic groups, such as farm workers, or large families, or those which call for unusual program responses, such as preservation of residential hotels or the development of four bedroom apartments."¹

a. Handicapped Households

Households with one or more members who have some physical handicaps sometimes require special design features in the housing they occupy. Some handicapped households also have housing assistance needs. The primary focus of handicapped households as a special need segment is on their number and economic situation.

The needs and problems of the disabled and handicapped population have been described as follows:

The major housing problems of disabled people are the lack of affordable accommodations and inadequate accessibility to newly built or existing housing. These basic problems are caused by a variety of factors: a) subtle, or not so subtle, discrimination; b) lack of financial resources and incentives available to those who want to make their buildings accessible; and d) lack of knowledge as to how accessibility can be improved.

General solutions include: a) public recognition and commitment to correcting the problems; b) education of and dissemination of information to the public and building owners; c) modifications to existing codes and regulations; d) enforcement of existing laws and regulations; and e) increased financial assistance for housing programs.²

¹ State Department of Housing and Community Development, "Housing Element Questions and Answers," March, 1984.

² The Center for Independent Living, Inc., Berkeley and the Northern Section, California Chapter of the American Planning Association, "A Guidebook on the General Plan and Disabled," June, 1981.

The proportion of handicapped /disabled persons is increasing nationwide due to overall longevity and lower fatality rates. According to the 1980 Census, handicapped persons comprised about eight percent of the County's populations. The 1990 Census estimates that 10.5% of the County's population is handicapped while 13.7% of Bishop's population is handicapped.

Housing opportunities for the handicapped can be addressed through the provision of affordable, barrier-free housing. The Housing Element sets forth policies to implement state standards for the provision of handicapped accessible units.

b. Elderly Households

Many senior citizens have fixed incomes and experience financial difficulty in coping with rising housing costs. The financial capacity for coping with increased housing depends heavily on tenure; that is, the owner or renter status of the elderly households. With infrequent and small increases in income and potentially large increases in housing costs, the senior renter is at a continuing disadvantage compared to the senior owner.

According to the 1990 Census, there were 805 persons who were 65 years of age or older which represented 23% of Bishop's total population. In addition, there were 414 persons 75+ years of age. Table 4-9 reports on the age distribution of all persons 60 years of age and older in 1990.

Table 4-9
Distribution of Elderly by Age

Age Group	Total	Percentage
60-64	193	19.2
65-74	391	39.2
75+	414	17.5
TOTAL	998	100

Source: 1990 Census

The 1990 Census also identified 294 persons 65 years and older living alone. Of that total, 226 (over 75%) were female. Table 4-10 illustrates this information.

The 1990 Census also indicates that almost one half of all owner households are headed by a person age 65 or over (see Table 4-11 below). Some of these households may be on limited income and may not have the resources to keep the unit in good repair. The low income elderly are a logical group for consideration of some form of housing program or rehabilitation assistance.

While few renters are age 65 and over, given the high incidence of elderly home owners, there may eventually be a need for affordable rental units for this population group. Eleven and eight tenths (11.8%) percent of all persons age 65 and over had incomes below the poverty level, in comparison to 15.3% of all persons.

Table 4-10
Seniors Living Alone by Gender

<u>Age Group</u>	<u>Number of Persons</u>	<u>Percentage</u>
Female	226	77
Male	<u>68</u>	<u>23</u>
TOTAL	998	100

Source: 1990 Census

Table 4-11
Elderly Head of Households by Tenure

<u>Occupied</u>	<u>Owner</u>	<u>Renter</u>	<u>Total</u>
<u>Households</u>	<u>Households</u>	<u>Households</u>	<u>Households</u>
Total	790	891	1,681
Head Age 65+	131	167	515
Percent 65+	44%	19%	31%

Source: 1990 Census

Another consideration for the Bishop area is the migration of elderly/retired persons to the area. In general, the Bishop region has much to offer for these in-migrants including comparatively low housing costs, good weather, little crime and many senior services. Those able to move to Bishop usually have sufficient housing equity or incomes to afford the move and to afford comfortable living conditions. There is no or little evidence that a housing problem exists for this group. Nevertheless, as this group continues to grow and mature, there could be long term implications, such as maintenance of housing quality.

Housing needs for Bishop's seniors also are addressed through housing policies and programs for rental subsidies, tenant purchase of mobile home parks, housing rehabilitation and weatherization.

c. Overcrowded Households

In addition to the housing stock, condition and affordability, household size and overcrowding are important housing indicators. Household size is defined as the number of people per dwelling unit. Overcrowding conditions exist when there are more than 1.01 persons per room (the 1.01 factor is established by the federal government as a standard or measure of overcrowding). Both factors indicate whether the existing housing stock meets occupant space needs.

Household size varies between dwelling types, ranging from 2.7 to 2.8 for single family dwellings to 1.3 for apartments. The City of Bishop has an average household size of 2.01 persons (1990). The state average household size was 2.73 persons in 1990. Household size in Bishop has shown a continuous decline over the years. In 1960, the average household size was 3.0 persons. This trend corresponds to reduction in family size, lower birth rates and an increase in elderly migration to Bishop. A decline in household size means that it will require a greater number of dwelling units to house an equivalent size population.

Overcrowding appears to be a function of household size, income and tenure. For example, information from the 1970 Census indicates that 5% of the Inyo County Bishop Community planning area's households encountered overcrowded conditions. Census data for 1980 gives evidence that 68 (4.4%) of the total enumerated 1,560 occupied housing units contained 1.01 or more persons per room. The 1990 Census indicates that, of the 1,681 occupied units in the City of Bishop, 92 (5.5%) contained 1.01 or more persons per room. This is an increase of slightly over 1% from the 1980 Census data.

Although there does not appear to be an overcrowding problem among owner households, there is a higher incidence of overcrowding among renter households; however, few of the units are severely overcrowded. This is detailed in Table 4 - 12.

Table 4-12
Overcrowded Households by Tenure

Occupied Households	Owner Households	Renter Households	Total Households
Total	790	891	1,681
Overcrowded	22 (2.8%)	70 (7.9%)	92 (5.5%)
Severe Overcrowded	5 (0.6%)	12 (1.3%)	17 (1.0%)

Source: 1990 Census

Some localities, which need rental units with additional bedrooms, have established programs to grant a density bonus to developers who build units which can accommodate large families. Other jurisdictions have reduced parking requirements, waived fees or expedited processing of permits for projects providing some additional units with three or more bedrooms. This does not appear warranted for Bishop.

d. **Farm Workers**

Farm workers are one of seven special needs groups referenced in the state law. According to the US Census, there were 54 Bishop residents employed in the "agriculture, forestry and fishing" occupations in 1990. The majority of persons within this category represent businesses in the field of veterinary medicine, horticulture, and landscaping-not farming. This broad based group of agriculture-related workers constituted 2.4% of all employed residents of Bishop in 1989. The City of Bishop has a large retail trade sector and there are no known farming, forestry or fishing businesses operating in the City at this time. There are no populations of permanent or migrant farm workers in need of housing in the City during seasonal employment. Residents of Bishop who are employed in farming work outside the City and share the same housing stock as all other community workers with residences in Bishop. Given the extremely small number of farm workers within Bishop, the City has chosen to address this special needs group as part of the overall City Housing Program.

e. **Female Heads of Household**

Census data identifies that 152 female headed households living in Bishop in 1990. As shown in Table 4-13, 89 female headed households were considered to be above the poverty level while the remaining 63 female headed households were below poverty status.

Table 4-13
Female Headed Family Households / Poverty Status

Family Household Type	Number	Percent of Family Households
Single Female Above Poverty Level	89	10.3%
Single Female Below Poverty Level	63	7.3%
Married Couple	668	77.1%
Other	46	5.3%
TOTAL Family Households	866	100

Source: 1990 Census

It also is important to note that of the 152 female headed family households, 114 are households with children. Of these 114 households, 57 (50%) had incomes below the poverty level.

Affordable housing for female heads of households in the City is available and has been provided through present programs. Existing rental assistance programs and the rental rate structure currently existing in the City are adequately addressing the housing needs of this special group. Future need will be accommodated largely through the use of the City's low-moderate set-aside funds.

f. Large Families

The 1990 Census data reveals that the average number of persons per household in the City of Bishop is 2.01 persons and that approximately 42% of all Bishop households are occupied by persons living alone.

Large families are defined as households with five or more persons. According to the 1990 Census, there were 68 families of five or more persons living in Bishop in 1990. This figure represents only four percent of Bishop's occupied households. In comparison, 20% of California's households have five or more members. Given the small number of large families residing in Bishop, the City has chosen to address this special needs group as part of the overall City Housing Program.

Table 4-14
Household Size

<u>Number of Persons</u> <u>per Household</u>	<u>Number of</u> <u>Households</u>	<u>Percent of</u> <u>Households</u>
1	795	47%
2	503	30%
3-4	315	19%
5+	<u>68</u>	<u>4%</u>
TOTAL	1,681	100%

Source: 1990 Census

g. Homeless

There are many social, economic and physical conditions which have combined to increase the homeless populations throughout the state of California. In September 1984, "families and persons in need of emergency shelter" was

added by state law to the special needs groups to be considered in each jurisdiction's housing element. Housing element law requires an "identification of adequate sites which will be made available through appropriate zoning and development standards and with public services and facilities needed to facilitate the development of emergency shelters and transitional housing."

The City's need is very limited; no homeless were counted in the 1990 Census. Inyo-Mono Advocates for Community Action (IMACA) provides services to homeless persons. In 1991, for example, IMACA had \$13,050 allocated for emergency shelter purposes which represents approximately 3,803 person shelter days (PSDs). This aid is offered in two ways; either a motel voucher or a one-time rental assistance. The motel voucher provides approximately 356 person shelter days and the one time rental assistance aides approximately 32 (with 3.6 persons average) for 30 days.

Additional services are provided by Wild Iris, a women's service organization for battered women. Wild Iris operates both temporary and extended shelter programs. The temporary shelter program allows women an overnight stay in a motel and the extended program permits women and their children to stay at the Wild Iris nine-bed facility for up to 30 days.

7. Energy Conservation

Energy used for space heating, air conditioning, and water heating is the major utility cost faced by renters and homeowners. Electricity, propane, wood and oil are the main sources of energy used. Firewood is the single largest source for space heat; the surrounding national forest lands allow wood cutting for home use for a small fee. Firewood also may be purchased from local suppliers. However, many households rely on other forms of energy for a number of reasons. These include personal preference, lack of wood cutting/gathering equipment, lack of wood-burning stoves, no wood storage areas, ash disposal problems, etc. Many rely on electricity for water heating, water heating being second only to space heating / air conditioning in total household use. Water heating by electricity is the most expensive water heating energy source and can run over \$100 per month.

The large number of older homes in Bishop adds to the problem of high energy costs for heating and cooling. Insulating poorly insulated homes could markedly decrease energy costs in Bishop's cold winters and hot summers. Weatherization of homes is the most effective way to reduce energy costs. The most effective weatherization activities include caulking, weatherstripping of windows and doors, installing gaskets behind switch plates, replacing broken window panes, rehabilitating window frames and sashes, building and installing storm windows, and adding wall or ceiling insulation. Potential savings due to reduced heating costs may range from 25% to 50% or more depending upon the extent of weatherization activities.

IMACA administers the Weatherization, Energy Assistance and some of the Southern California Edison (SCE) energy conservation programs. All these programs are designed to aid low income families. Monthly, IMACA organizes the weatherization of 5 to 5 homes in Inyo County. Tasks performed include caulking windows, insulating the attic and water heaters, and replacing windows. The overall cost for weatherization assistance cannot exceed \$4,000 per unit.

IMACA also administers the Energy Crisis Intervention Program (ECIP) which assists approximately 100 low income households during the winter and 90 to 95 households during the summer.

Southern California Edison sponsors three additional energy conservation programs all are geared for helping low income households. The Light Bulb Program distributes up to six florescent bulbs to each low income household (florescent light bulbs are more energy efficient than incandescent bulbs). In 1994, 118 households received florescent bulbs from this program. The second program is for households with all electric fixtures. Through IMACA, SCE provides these customers with portable space heaters and comforters to help reduce overall use of electricity. The third program is the SCE WEAFF Program. WEAFF is designed to assist with utility payment subsidy with a \$150 maximum (average \$119) payment. Approximately 30 households were assisted in 1994 under this program.

DWP also provides an energy conservation program including light bulb replacement, water conserving devices and provision of water heater insulating blankets.

Other ways of conserving energy include the use of solar energy such as solar water heating systems. Properly designed and installed domestic solar hot water systems can conservatively save 50% or more on annual hot water costs. Wood burning stoves also can be plumbed to circulate water for water heating systems. Other easy to install, affordable energy saving systems include enclosing existing south facing porches during winter with thermo-pane glass or other similar material. Such installations can prove cost effective in reducing overall energy costs.

B. Projected Housing Needs

This section of the Housing Element discusses the various factors which induce a demand for housing. The factor include a review of population and employment trends as well as the City's housing assistance need, that is, the "share of regional housing need."

According to the Federal Census, between January 1980 and January 1990, the population of Bishop increased by 142 persons. Concurrently, the City's housing stock had a net positive change of 67 dwelling units between the 1980 Census and the 1990 Census. Table 4-15 summarizes the population and housing stock changes from 1970 to 1990. In the 20 year period, the City gained 329 units while the population actually decreased from 3,498 in 1970 to 3,475 in 1990.

Table 4-15
City of Bishop
Population and Housing Stock Trends
(1970 to 1990)

<u>Year</u>	<u>Population</u>	<u>Incremental Increase</u>	<u>Housing Stock</u>	<u>Incremental Increase</u>
1970	3,498	---	1,450	---
1980	3,333	-165	1,712	+262
1990	3,475	+142	1,779	+67

Source: US Census

1. Employment Trends

Total 1989 employment in Inyo County was 7,355 jobs with the City of Bishop and adjacent areas (the "Greater Bishop" area - zip code 93514) providing 4,893 of those jobs. Bishop's share of County employment was 66.5%, a slight increase from the 1983 share of 64.6 percent. The distribution of employment by sector is shown in Table 4-16.

Table 4-16
City of Bishop and Adjacent Areas (Zip Code 93514)
Distribution of Employment by Sector

<u>Sector</u>	<u>% of Total Employment</u>
Agriculture, forestry, fisheries	2.4
Mining	3.8
Manufacturing	4.5
Construction	4.3
Transportation, communications, utilities	3.9
Wholesale trade	5.0
Retail trade	32.3
Finance, insurance, real estate	3.4
Services	24.6
Government	15.8

Source: US Census

One measure of the balance of a community's employment opportunities with the needs of its residents is through a "jobs - housing balance" test. Generally, a balanced community would have a match between employment and housing opportunities with a ratio of one job for every housing unit, theoretically enabling most residents to also work in the community. In January 1990 there were approximately 0.97 jobs per household in Inyo County. In other words, most workers in Inyo County live within the County. This should not be surprising since the distance from most Inyo County towns to other work places outside the County is quite large. For the Greater Bishop area, there were 4,560 housing units in 1990 and, as mentioned above, there were 4,892 jobs. This is a ratio of 1.07 jobs per household. This is an indicator that a satisfactory "jobs - housing balance" exists in the Greater Bishop community. The Economic Development chapter of the Bishop General Plan has additional employment trend information.

2. Housing Development Needs

As pointed out previously, the number of dwelling units in the City of Bishop increased from 1,712 units in 1980 to 1,779 units in 1990. This represents an increase of 67 dwelling units (3.9% increase) for the 10 year period. During the same time, the population increased by 142 persons; from 3,333 to 3,475 (4.2% increase). From a longer term perspective, the population in 1970 was 3,498 actually decreasing by 23 persons to 3,475 in 1990 (0.07% decrease). During this same 20 year period, the number of housing units increased by 329 units, from 1,450 in 1970 to 1,779 in 1990 (22.7% increase). Major gains were made in providing housing units in the City while the population slightly declined during this 20 year period.

In order to maintain an adequate supply of housing in the City of Bishop, the Regional Housing Needs Plan for Inyo County, completed in January 1992, recommends that 119 additional households be accommodated within the City of Bishop between January 1, 1992 and July 1, 1997. These 119 units are broken into "Household Increase" units, 1991 Vacancy Need units, 1997 Vacancy Need units, and Replacement Need units. As shown in Table 4-17, the regional housing distribution is: Household Increase - 63 units, 1991 Vacancy Need - 28 units, 1997 Vacancy Need - 5 units, and Replacement Need - 23 units.

The Regional Housing Needs Plan also allocates housing needs by income category. Table 4-17 also shows the breakdown of the 119 units by income grouping. As can be seen in this Table, 21 units would be needed for the "very low" category, 17 units would be needed for the "other lower" group, 13 units would be needed for "moderate" income households, and 68 units would be needed for the "above moderate" income level. The Household Increase units (63 units of the 119 units required) are shown distributed by income category in Table 4-18 and compared to Inyo County.

Table 4-17
Basic Construction Needs
In the City of Bishop and Inyo County
January 1991 to July 1997

<u>By Component</u>	<u>City of Bishop</u>	<u>Unincorporated</u>	<u>Total County</u>
Household Increase	63	251	314
1991 Vacancy Need	28	-5	23
1997 Vacancy Need	5	42	47
Replacement Need	<u>23</u>	<u>93</u>	<u>116</u>
TOTAL	119	381	500

<u>By Income Group</u>	<u>City of Bishop</u>	<u>Unincorporated</u>	<u>Total County</u>
Very Low	21	117	138
Other Lower	17	57	74
Moderate	13	90	103
Above Moderate	<u>68</u>	<u>117</u>	<u>185</u>
TOTAL	119	381	500

Source: Regional Housing Needs Plan for Inyo County, Effective May 5, 1992

Table 4-18
Household Increase by Income Group
In the City of Bishop and Inyo County
January 1991 to July 1997

<u>Income Group</u>	<u>City of Bishop</u>	<u>Unincorporated</u>	<u>Total County</u>
Very Low	11	77	88
Other Lower	9	38	47
Moderate	7	59	66
Above Moderate	<u>36</u>	<u>77</u>	<u>113</u>
TOTAL	63	251	314

Source: Regional Housing Needs Plan for Inyo County, Effective May 5, 1992.

3. Quantified Objectives

As discussed in previous sections, there are several special household groups that could benefit from added housing in the City of Bishop. These include the elderly, female headed households, and households with large families. In Bishop, the low income elderly are a logical group for targeting production, rehabilitation and conservation of housing. Conservation of housing occurs by keeping the housing available to the various income levels through programs such as Section 8 or weatherization. The objectives for construction, rehabilitation and conservation by income group are shown in Table 4-19. A yearly average for construction, rehabilitation and/or conservation would yield about four units for the "very low" category, three units for the "other lower" category, two units for the "moderate" category, and 13 units for the "above moderate" income category.

Table 4-19
Quantified Objectives by Income Group
in the City of Bishop

<u>Income Group</u>	<u>Construction</u>	<u>Rehabilitation</u>	<u>Conservation</u>	<u>Total</u>
Very Low	5	11	5	21
Other Lower	5	10	2	17
Moderate	5	5	3	13
Above Moderate	<u>48</u>	<u>3</u>	<u>17</u>	<u>68</u>
TOTAL	63	29	27	119

IV. HOUSING RESOURCES AND CONSTRAINTS

This section of the Housing Element provides an inventory of resources and constraints relevant to residential land supply and development in the City of Bishop. Under present law, the Element must include an inventory of resources and constraints. The inventory should consider land suitable for residential development, vacant sites and sites having potential for redevelopment. It also should analyze the relationship of zoning and public services to potential residential sites.

A. Land Use

The Land Use Element of the Bishop General Plan contains goals and policies that describe the nature, location, extent, and intensity of land uses within the incorporated areas of the City. The focal point of the Land Use Element is the Land Use Map. This Map indicates where specific types of land uses will be permitted, thus guiding future development in Bishop. Residential land uses comprise approximately 40 percent of the City's land area. Of the ten land use designations identified in the Land Use Element, four deal primarily with residential development. These four are described below.

1. Low Density Residential (LDR - 2.0 to 5.0 Dwelling Units / Acre)

This residential category typically consists of single family dwelling situated on individual land parcels ranging in size from 8,700 to 22,000 square feet. The Land Use Element designates 50± acres for low density residential uses.

2. Medium Density Residential (MDR - 5.1 to 9.9 Dwelling Units / Acre)

This residential category consists of single family dwellings situated on individual land parcels, two single or attached dwellings (such as duplexes or triplexes) on individual parcels, and mobile home subdivisions. Overall land use requirements average from 4,400 to 8,000 square feet of land per dwelling unit. The Land Use Element designates 211 acres for Medium Density Residential uses.

3. Medium-High Density Residential (MHDR - 10.0 to 22.0 Dwelling Units/Acre)

This residential land use category is characterized by single family town houses, patio homes, duplexes, triplexes, garden apartments and mobile home parks. Gross site area per dwelling unit ranges between 2,000 and 3,500 square feet per dwelling unit. The Land Use Element designates 52 acres for Medium-High Density Residential uses.

4. High Density Residential (HDR - 22.1 to 35.0 Dwelling Units/Acre)

This residential category is characterized by cluster dwelling accommodations including multi-story apartment houses and condominium developments. Land occupation requirements range from 1,250 to 2,000 feet of gross area per dwelling

unit in this housing classification. The Land Use Element designates approximately 143 acres for High Density Residential uses.

B. Site Inventory

The City of Bishop has approximately 400 acres of undeveloped land within the city limits. As displayed in Table 4-20, there are 141 acres of undeveloped, utility serviceable, residentially designated land. The remaining undeveloped acreage is either designated for non-residential uses (such as commercial or industrial) or is not serviceable with utilities. As shown in the table, the 141 acres of developable land would accommodate between 2,127 and 3,479 residential units if built to the allowable density as designated on the Land Use Map.

However, of the 141 acres there are only about six acres of privately held residential lands; the remaining 135± acres are all owned by the City of Los Angeles Department of Water and Power (DWP). Historically, the land held by DWP has not been available for development of residential uses. As can be seen in Table 4-20, realistically, only 91 - 148 potential units are possible on the current privately held land base. Nonetheless, this is enough to meet the quantified objective of 63 units during this five year planning period (with 21 units to be rehabilitated, 27 others to be conserved; 119 total). If additional land is released from DWP for residential development, there would be ample land available to accommodate the required fair share of the regional housing needs during the five year plan.

Table 4-20
Vacant Lands Site Inventory

Land Use	Total Acres Undeveloped	DWP Owned	Potential	Privately Owned	Potential
			DWP DUs		Private DUs
LDR (2-5 DU/A)	28	27.4	55 - 136	0.6	1 - 3
MDR (5.1-9.9 DU/A)	23	21.5	110 - 213	1.5	8 - 15
MHDR (10-22 DU/A)	3	3	30 - 66	0	0
HDR (22.1-35 DU/A)	<u>87</u>	<u>83.3</u>	<u>1841 - 2916</u>	<u>3.7</u>	<u>82 - 130</u>
TOTAL	141	135.2	2036 - 3331	5.8	91 - 148

C. Evaluation of Potential Governmental Constraints

According to state law, local housing elements must contain an analysis of potential and actual governmental constraints upon the maintenance, improvement or development of housing for all income levels. The potential and actual constraints included and required in the scope of analysis are listed below:

- Fees and Site Improvement Costs
- Processing and Permit Procedures
- Building Codes
- Land Use Controls

The law does not imply that the above factors are actually constraints to all jurisdictions. However, Article 10.6 requires a descriptive analysis of these factors to determine if any of them act as constraints to the maintenance, improvement or development of housing in a local community.

1. Fees and Site Improvement Costs

The City of Bishop assesses fees for the processing of building permits and land use approvals. The City uses a permit fee schedule to determine the cost of a building permit; it is based on the valuation of the project at hand. As an example, a \$65,000 valued project would be charged a building permit fee of \$328.00. A project valued at \$100,000 would be charged \$433.00. Plan check fees are 65% of the building permit fee. These fees are similar to fees charged in other jurisdictions and are not considered a significant constraint to housing; the fees help offset the costs of inspection. The building permit fee schedule is available at the City offices and is periodically updated.

Processing costs for a general plan amendment, zone change and/or use permit are minimal. For example, there is no fee for a general plan amendment, a zone change costs \$150, while a use permit costs only \$50. A negative declaration is processed free of charge. Environmental Impact Reports are contracted out at cost. There are no parkland dedication fees or requirements. Processing costs do not pose serious impact on the production of housing in Bishop.

The City of Bishop owns and operates the sewer and water system. Unlike many jurisdictions in the state, Bishop does not charge a hook up fee for these services. There is a labor cost, averaging about \$700 per hookup, to offset the costs of the physical connection to the sewer line and/or water line. However, it is expected that any other sewer and water system improvements, if needed, be funded by builders. The fact that there are no hookup fees provides a substantial incentive for development of housing. Common trenching for utilities is encouraged where allowable by state health codes.

Site improvements are the responsibility of the developer of housing projects. These include sidewalks, curb, gutter, street lights and roadway improvements as needed to meet City standards. The standards are typical of small communities. Fees are otherwise not charged. The City has no special requirements such as landscaping, fencing and sprinkler systems. Again, there is very limited impact on housing costs from City imposed regulations.

There are no fees for off site improvements such as traffic signals, light standards or other off site roadway improvements. Again, the lack of fees provides a substantial incentive for development of housing.

School impact fees are charged by the respective school districts. The maximum fees charged are determined by state law. This is a fee commonly charged throughout the state; it is the only locally imposed fee that might be considered a constraint on the production of housing. A typical fee in 1992 for a 1500 square foot house would be \$2,370 (@\$1.58 / sf). The fee is periodically raised in accordance with state law (note: the February 1995 rate is \$1.72 per square foot). The fee is set by the school districts and the City can not change or reduce the fees established.

2. Processing and Permit Procedures

When residential projects are initiated in the City, specific approvals are required which can involve Planning Commission action, City Council action, permits and inspections. Table 4-21 indicates the average processing times for the various processes. The time frames indicated suggest a relatively fast processing time in all categories and are not considered constraints to the development of housing.

Table 4-21
City of Bishop
Approximate Development Processing Time

Process*	Time (days)
General Plan Amendment	120
Zone Change	March and September**
EIR	120
Tentative Tract Map	90
Site Plan Review	10
Variance	90
Use Permit	90
Building Permit / Plan Check	15

*processing time commences when applications are accepted as complete

**normally processed in the same time frame as a general plan amendment

Source: City of Bishop, 1992

Although there is no officially designated "one stop" processing of permits, there is only one stop since the planning, building and public works departments are housed at the same location and utilize at the same front counter.

3. Building Codes

The City of Bishop has adopted the Uniform Building Code (UBC) which establishes standards for new construction within the jurisdiction. The City could establish more stringent standards but has not done so. Relative to other jurisdiction in the state,

there are no special building code constraints present that would inhibit housing construction.

4. Land Use Controls

In some jurisdiction, the land use element, zoning code and/or subdivision ordinance impose potential constraints on housing, especially affordable housing. In Bishop, these regulations contain no unusual or stringent provisions that would unduly inhibit production of housing. The Land Use Element provides a wide variety of residential densities. These include single family, duplex, triplex, apartments, condominiums, mobile home subdivisions, mobile home parks, and "granny units" on single family zoned properties.

The City of Bishop has no unusual or prohibitive lot coverage requirements. Unit size is controlled only through the lot coverage requirement; there are no minimums or maximum unit sizes required by the City except through the UBC. Height requirements are also not unduly restrictive; there is a two story maximum for single family units and a two story maximum for multifamily units. There are neither open space dedication requirements nor design review requirements in Bishop; the free market place dictates open space and design. The City allows manufactured housing meeting the UBC requirements. Density bonuses are allowed in the City in accordance with state law. Small lot and/or zero lot line developments are allowed but few have been proposed. Overall, the City imposes no unusual requirements or regulations that would impose constraints on housing production. In fact, compared to almost all other cities in the state, the City of Bishop has hardly any unusual constraints either through fees, regulations or land use requirements.

The State of California has imposed potential constraints on housing through the requirement of Comprehensive Land Use Plan (CLUP) in relation to airports. Inyo County has adopted the Bishop CLUP which deals with noise and safety issues from the Bishop Airport. Due to the proximity to airport operations, proposed residential development in the vicinity of the designated safety / noise zones in the CLUP would have to be reviewed by the Airport Land Use Commission. The area in question is found in the northeast corner of the City where the majority of land in the City limits has been designated for commercial or industrial development. These types of land use tend to be more compatible with airport operations than residential uses.

D. Non - Governmental Constraints and Market Constraints

Limited private land resources, high housing costs in relation to incomes, and possible community attitudes are the most likely constraints to achieving the objectives of the Housing Element. Fees and site improvement costs, processing and permit procedures, building codes, land use controls, availability of public services and environmental considerations are important but do not impose significant constraints in Bishop. High

finance and building supply costs, while significant constraints, are national in scope and widely recognized.

1. Limited Land Resources

The City of Los Angeles Department of Water and Power (DWP) is a significant land owner in the City of Bishop as well as the entire Owens Valley. As noted in previous sections, the total area of serviceable and residentially designated DWP-owned land in the city limits of Bishop could accommodate over 3000 dwelling units (see Table 4-20). This is almost twice the number of dwelling units in the City of Bishop in the 1990 Census. However, DWP plays a very small role in the provision of housing. In fact, DWP has reduced their total housing stock through the demolition of older dwellings on DWP land.

Without digressing into details, the purpose of DWP in the Owens Valley is to procure water for southland uses. DWP has secured land and water rights throughout the Bishop region and generally has not released land for residential development. Where DWP has released land for development, it primarily has been for non-residential uses. This policy has severely restricted housing development in Bishop and the Owens Valley. It remains the number one housing growth constraint in Bishop. Some have said that the "only thing worse than DWP is not having DWP."

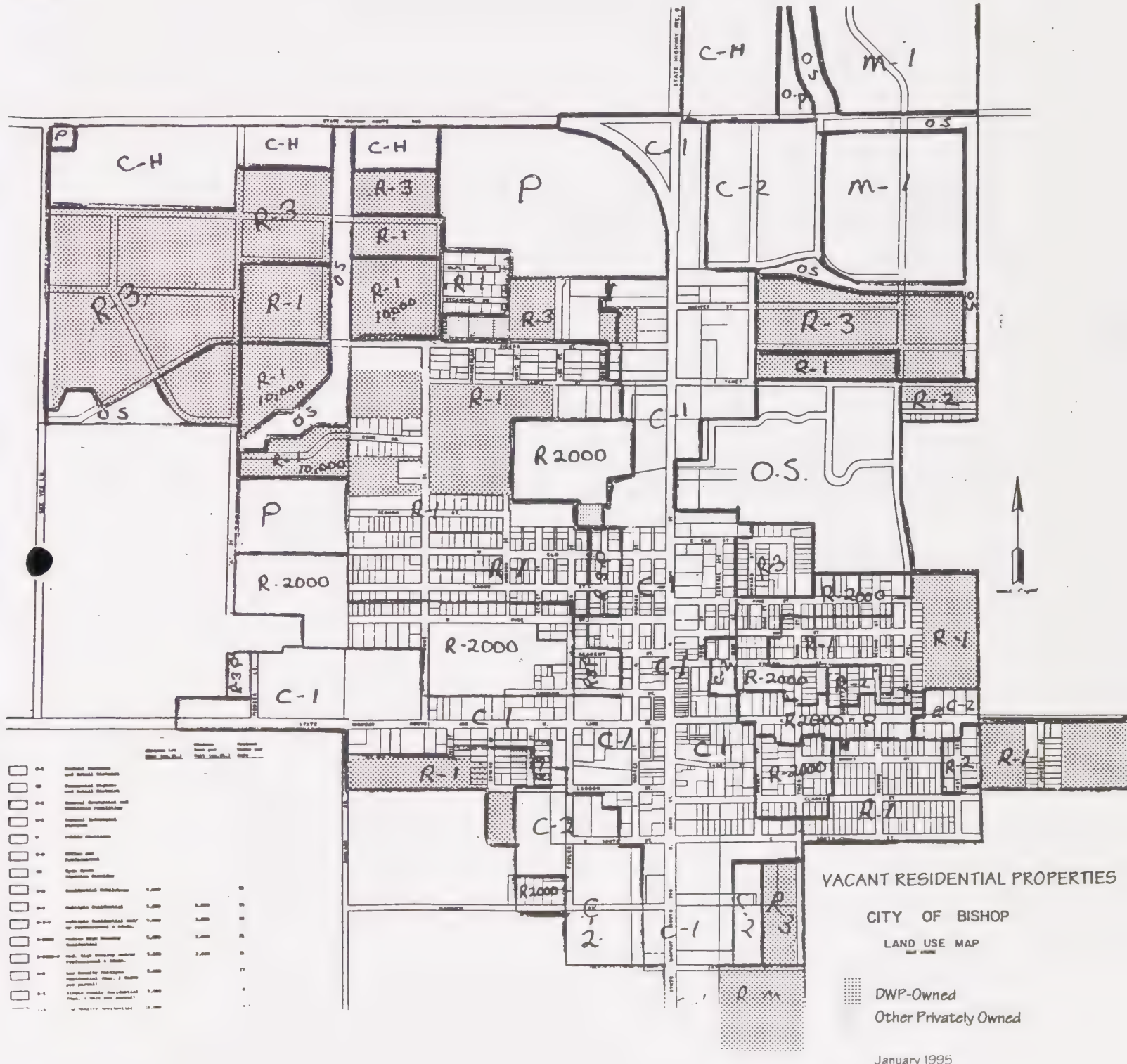
Although DWP lands nearly surround the City of Bishop, on the west side of the corporate limits is found the Piute-Shoshone Indian Reservation. The City of Bishop's western boundary abuts against this self directed and nearly autonomous nation; neither is it subject to City regulations nor to state mandates such as housing elements. Because of its location and size, the City is constrained in developing in that direction. This constraint adds to the limited land resource available to the City in meeting housing requirements.

The remaining acreage of privately held, developable property in the City of Bishop (estimated at about six acres excluding a few, vacant scattered lots) is very limited. Fortunately, the zoning of these few acres should make it possible to meet the City's obligation under the Regional Housing Needs Plan, at least during this five year planning horizon (also see Figure 4-1, Vacant Lands Area Map)

2. Affordability

The ability of people to pay for housing without sacrificing other essential household income needs is one of the most important factors in any housing market. Household income establishes the limits of affordability while other factors, related to land, financing and construction, establishes the cost to the consumer. The interrelated factors combine to determine, in a large sense, who can and cannot reside in a community.

Figure 4-1 Vacant Lands Area Map



Housing costs as a constraint on affordability must be examined in light of the rental and ownership costs within the means of various economic segments. State law identifies four economic segments as follows:

- Very Low Income
- Low Income
- Moderate Income
- High Income

The annual income limits of these four groups are further defined by the US Department of Housing and Urban Development in reference to the median income for Inyo County. In 1991 the median income for all households was estimated to be \$33,200. For comparison purposes, the median household income for Mono County in 1990 was \$36,500.

Affordable housing costs for 1991/1992 are estimated in Table 4-22. The affordable housing costs are computed on a basis of 30% of monthly income. The affordable ownership costs or purchase price of a home are calculated on the basis of the rule of thumb of 2.5 times the annual household income. These affordable housing costs can then be compared to the prevailing costs in Bishop. The 1990 Census noted the median value of Bishop's owner occupied units to be \$106,900 and the median cost of renter occupied housing units to be \$345 per month.

Table 4-22
Affordable Inyo County Housing Costs

Household Size	Very Low Income	Affordable Rent	Housing Cost (Ownership)	Low Income	Affordable Rent	Housing Costs (Ownership)
1	\$11,750	\$294	\$29,375	\$18,800	\$470	\$47,000
2	13,450	336	33,625	21,500	538	53,750
3	15,100	378	37,750	24,200	605	60,500
4	16,800	420	42,000	26,900	673	67,250
5	18,150	454	45,375	29,050	726	72,625
6	19,500	488	48,750	31,200	780	78,000
7	20,850	521	52,125	33,350	834	83,375
8	22,200	555	55,500	35,500	888	88,750

Note: Income includes wages, salaries, social security, pensions, tips, general relief, AFDC, disability insurance, unemployment insurance, interest from assets, etc., received by all family members.

Source: US Department of Housing and Urban Development, 1991.

3. Cost of Housing - Rentals

Advertised rental rates in the City of Bishop compiled from the Inyo Register newspaper between April 1991 and April 1992 were examined. Rental rates ranged from \$220 to \$600 per month for one bedroom apartments, \$350 to \$650 per month for two bedroom apartments and \$445 to \$590 per month for three bedroom apartments (IMACA reports a \$75 to \$100± increase in the above rates as of 1994).

A substantial number of single family homes (91 dwellings) also were listed for rent in Inyo County. The Bishop area had 70 houses advertised for rent between 1991 and 1992 with average rents of \$397 per month for one bedroom houses, \$566 per month for two bedroom houses and \$834 per month for three bedroom houses.

Mobile homes and duplexes offered a third rental option in Inyo County. The Bishop area had 25 mobile homes available for rent. Mobile home rental rates ranged from \$250 to \$650 per month excluding park space rents. A total of nine duplexes were available for rent within the City of Bishop ranging in price from \$250 to \$570 per month.

Twelve of the advertised rentals met the affordability needs of low income households and five of the 13 advertised rentals met the affordability needs of very low income households (as calculated by The Planning Center).

4. Cost of Housing - Ownership

Sierra Homes publishes a weekly real estate magazine which is distributed with the Inyo Register newspaper. In the publication of the last week of May 1992, a number of single family ownership opportunities were listed in the City of Bishop. The range of costs were from \$132,000 for a one bedroom house to \$275,000 for a three bedroom house. None of the single family homes listed met the Very Low or Low income criteria (as calculated by The Planning Center).

On the other hand, of the five mobile homes listed, all of the mobile homes met the Low Income criteria and three of the mobile homes met the Very Low Income criteria. Costs ranged from \$8,950 for a one bedroom mobile home to \$19,500 for a three bedroom model; all excluding rental space costs. The average cost was \$15,590.

Mobile homes exist as an alternative to traditional single family dwellings in the Bishop area and provide about 20% of the City's housing supply. Typical criteria related to financing mobile homes varies with each lender. As an example, there is usually a 15% down payment, 10% fixed rate of interest on a 20 year note, and the ratio of net income to debt is 40 to 50%. Space rental, as determined from a survey of local mobile home parks, was approximately \$300 per month in 1992 including sewer, water and garbage collection costs.

5. Land Prices

Land costs are a major contributor to overall housing production prices. The relatively small amount of privately owned vacant land appears to contribute to the the cost of land, at least as compared to a similar community without the constraints noted previously. As a result the "filtering down" process, which can enable lower income or first-time buyers to enter the housing market, is affected. Vacant lots in Bishop are few and those that are for sale are relatively costly. For example, one of the lots for sale in 1992 in Bishop was listed for \$79,950.

6. Construction Costs

Construction costs include materials, labor, construction financing and builder profit. These costs will vary depending on structural requirements (such as snow, wind and seismic conditions) and by the quality of the construction (such as roofing materials, carpeting, cabinets, bathroom fixtures and other amenities). Because of these factors, it is hard to establish an absolute measure of construction cost. According to the Construction Industry Research Board, construction costs for wood frame, single family homes of average to good quality range from \$45 to \$55 per square foot; custom homes and units with extra structural requirements or amenities can run much higher. For example, in Mammoth Lakes where snow loads are significant, construction costs can be \$90 per square foot or more.

Lower costs can be achieved by reducing amenities and using lesser quality building materials, decreasing construction financing costs and builder profit, and utilizing alternative construction methods such as manufactured housing. Savings can be made by mass production methods and can be of particular benefit when density bonuses are utilized for the provision of affordable housing.

7. Conclusions

Housing, its availability, affordability, selection, and quality directly determine who will be able to reside in a community. With the planning area's service industry economy, this aspect of community development becomes even more critical. The recreational based service economy depends on a labor pool of individuals working in relatively low paying jobs. Lack of suitable housing can ultimately be reflected in either higher wages or a shortage of employees, or both. Forest Service and Bureau of Land Management officials have reported that present housing market conditions have had a negative impact on their ability to attract and retain skilled personnel in key positions. High housing costs are often cited as the basic problem. Affordable housing will exercise a substantial control over this and other aspects of the local economy.

Programs such as HUD Section 8 housing assistance and programs under the California Housing Finance Agency have been designed to provide housing assistance

in Bishop. Rental subsidy programs are also a way to assist with making housing affordable. An increase in the supply of rental units could help alleviate some of the potential problems of low income jobs versus high housing costs. Although there appears to be little activity in converting apartments to condominiums, this should be encouraged so that low income individuals may also have the opportunity to become owners instead of life long renters. The provision of lower cost mobile homes and modular housing are also ways for low income renters to become owners, thereby building equity instead of collecting rent receipts. Methods to assist persons without sufficient incomes or equity are needed so that everyone has the opportunity to achieve a part of the "American dream" of home ownership. Self-help housing construction projects and non-profit housing corporations are some of these methods. Full financing of mortgages which require only small up front costs (versus the requirement of 5% or 10% down payment) is another approach. And lastly, the need to work with DWP in securing adequate residential land within the present urban boundary will be essential for long term housing opportunities in the City of Bishop. Other programs are described under Item F (Affordable Housing Resources).

E. Potential Loss of Affordable Housing

According to the State Department of Housing and Community Development and the County's Housing Authority, IMACA, there are no federally assisted projects in Bishop which are at risk of losing their affordability component.

F. Affordable Housing Resources

1. Redevelopment Set-Aside

a. Legislative Background

State Redevelopment Law provides the mechanism whereby cities and counties can establish a Redevelopment Agency. The Agency's primary purpose is to provide the legal and financial mechanism necessary to address blighting conditions in the various means under state law for financing redevelopment implementation. The most useful of the provisions is tax increment financing. This allows property within the Redevelopment Project Area to be "frozen" at the current assessed level when the redevelopment plan is adopted. Generally, as the property value in the Project Area increases, the taxes accrued above the "frozen" level are distributed to the Redevelopment Agency. These funds can then be used for redevelopment projects.

Since the enactment of the original Redevelopment Law, the state legislature has changed the requirements so that redevelopment agencies must assist in the provision of low and moderate income housing. The requirements generally fall into three basic categories as follows:

- 1) Expenditure of 20% of the tax increment revenue to increase and improve the supply of low and moderate income housing in the community.
- 2) Require that redevelopment agencies replace low and moderate income housing which is eliminated as a result of redevelopment activities.
- 3) Require that a portion of all housing constructed in a redevelopment project area be affordable to low and moderate income persons and families.

These requirements for low and moderate income housing can provide a significant source of funding for a community's housing programs. State law sets forth a variety of options for localities to expend their housing funds including the following:

- ° Land disposition and write-downs
- ° Site improvements
- ° Loans
- ° Issuance of bonds
- ° Land and building acquisitions by agencies
- ° Direct housing construction
- ° Housing rehabilitation programs
- ° Rent subsidies
- ° Redevelopment funds
- ° Administrative costs for non-profit housing corporations

b. Bishop's Redevelopment Agency

In the mid 1980's, the City of Bishop established its own Redevelopment Agency. In 1992, City officials began discussing the establishment of a Redevelopment Plan and Project Area in order to plan and finance redevelopment opportunities and incentives. To date, the Plan and Project Area have not been adopted. If and when such a Plan is adopted, the Redevelopment Agency must develop an overall strategy for expenditure of its redevelopment set-aside funds. As the fund is not restricted to assisting only lower income households, the Agency may be interested in targeting a portion of the funds toward land write-downs for senior affordable projects, augmenting funding to existing rental assistance and rehabilitation programs and other similar programs. Several of the Housing Element's programs could be assisted by set-aside funds if and when the Redevelopment Plan is adopted.

2. Community Development Block Grant (CDBG)

Another resource available to and used by the City to improve the quality of life for existing residents is CDBG funds. Funds have been used for a variety of projects benefitting low and moderate income households. Block grant monies can be used with a variety of programs including rehabilitation, repair and loan programs. The State Department of Housing and Community Development (HCD) administers the federal CDBG program for non-entitlement cities and counties of which Bishop is eligible. The City of Bishop or the designated housing authority (IMACA) will pursue CDBG funding to finance rehabilitation efforts through the following programs:

- ° **Rental Rehabilitation Loan Program** - Provides up to 50% of the cost of rehabilitation of lower income housing units.
- ° **Home Improvement Loan Program** - Provides up to a \$20,000 loan at 3.9% based on the need and ability to repay the loan over a maximum five year period.
- ° **Deferred Loan Program** - Provides long term, zero interest loans generally up to \$15,000 to very low income property owners whose annual incomes are insufficient to obtain home improvement loans from private lending institutions.
- ° **Home Repair Program** - Provides repair grants to homeowners over 60 years of age or persons of any age who are permanently disabled.

3. Section 8 Rental Assistance

The Section 8 rental assistance certificates extend rental assistance to low income families and elderly or handicapped which spend more than 30% of their income on housing. The subsidy represents the difference between the excess of 30% of the monthly income and the actual housing cost. The voucher program is similar to the Section 8 Certificate Program although participants receive housing "vouchers" rather than certificates. Vouchers permit tenants to locate their own housing and, unlike the certificate program, participants are permitted to rent units beyond the federally determined fair market rent in and area provided the tenant pays the extra rent increment (vouchers are limited to the standard payment versus fair market rent; standard payment is usually lower than fair market rent).

4. Mobilehome Park Resident Ownership Program (MPROP)

This program, offered by HCD, provides financial and technical assistance to mobilehome park residents who wish to purchase their mobilehome parks and convert the park to resident ownership. Loans are made to low income mobilehome park residents or to organizations formed by park residents to control their housing costs. Seven percent (7%) simple interest short term loans are offered to cover the costs of park ownership conversion and long term loans up to 30 years for purchasing the park. Applications must be made by mobilehome park residents (who must form a resident organization) and a local public entity as co-applicants. HCD has issued a Notice of Funding Availability for the MPROP and will award funds on a competitive basis.

With nearly 20% of Bishop's housing stock comprised of mobilehome units, this is an important program to allow tenants to control their housing costs. Where the present owner is a willing seller, the City will facilitate use of this program by advertising its availability to mobilehome park residents and by serving as co-applicant for resident organizations applying to HCD for funding.

5. Senior Shared Housing

Many seniors who prefer to live independently resort to institutionalized living arrangements because of security problems, loneliness or an inability to live entirely independently. A shared housing program assists seniors in locating roommates to share existing housing in the community.

The Inyo - Mono Area Agency on Aging (IMAAA) operates an informal senior shared housing program which has made a few roommate matches in Inyo County. The program matches senior homeowners with roommates thereby generating additional income to support the household. IMAAA is expanding its share housing program by posting advertisement at senior centers throughout the county and establishing a roommate list. The City will pursue CDBG on behalf of IMAAA to support the expansion of this service.

6. First - Time Home Buyer Program

The County's First - Time Homebuyer Program offered a 30 year, low interest, fixed rate mortgage for first time home buyers. Purchase price for existing homes was \$113,130 and \$128,700 for newly built homes. Income limits were \$39,800 for resale and \$45,770 for new construction. Although this program is not currently offered within the County, IMACA is studying the program for possible inclusion to the services they provide.

7. Single Room Occupancy (SRO)

The closure of a motel can open up opportunities for conversion of existing units into transitional housing units called SROs. SROs are like apartments with the exception that common kitchen facilities may be used when separate facilities are not available in each unit. SROs are less costly to rent and maintain than full service units. The City of Bishop and IMACA have already converted a motel into affordable apartments for senior housing; however, in this instance, separate kitchen facilities were provided.

During the planning period, the City of Bishop will consider the adoption of a Single Room Occupancy Housing ordinance to encourage the development of affordable housing from this potential resource. Guidelines for the development of SROs will be coordinated between the City of Bishop and the Bishop Redevelopment if a Redevelopment Plan is adopted.

8. Density Bonus Law

State Government Code Section 65915 provides for the granting of a density bonus or other incentives of equivalent financial value when a developer of housing agrees to construct at least one of the following:

- a. Twenty percent (20%) of the total units of a housing development for persons and families of lower income as defined in Section 50079.5 of the Health and Safety Code.
- b. Ten percent (10%) of the total units of a housing development for very low income households as defined in Section 50105 of the Health and Safety Code.
- c. Fifty percent (50%) of the total dwelling units of a housing development for qualifying senior residents as defined in Section 51.2 of the Civil Code.

The City of Bishop can utilize the Density Bonus Law as an incentive to developers to provide low income housing, senior housing or both to provide a balance of housing opportunities in the City. As part of the density bonus program, the City may consider granting a density bonus to the project's existing maximum allowable density, or in lieu of granting a density bonus, the City may grant an incentive of direct financial assistance to the developer. This might include land write-downs or payment for on and off site public improvements. The City also may provide incentives in the form of financial help directly to the resident such as through rental and mortgage assistance payments. In order to ensure the long term affordability of these units to low and moderate income households, the developer may be required to enter into a development agreement or other binding contract with the City. As a means of encouraging developers to take advantage of density bonuses, an informational handout will be developed and made available to the public.

9. Mortgage Revenue Bonds

This type of loan, financed under the National Housing Act, provides an underlying subsidized mortgage with maximum rents based upon the lower financing costs of the owner and the rent level that low income households could be expected to afford. The City of Bishop pursues such programs of assisting apartment developments to obtain mortgage revenue bond financing which requires apartment owners to set aside a minimum of 20% of their units for low and moderate income households.

10. Self-Help Housing

The California Self-Help Housing Program is designed to assist low and moderate income households to build or rehabilitate their own homes by providing technical assistance grants to non-profit corporations and local governments for administrative and support services they provide to self-helpers. These services include training and supervision of self-help builders, loan packaging and counseling, self-help housing workshops, and office costs associated with self-help housing projects.

The Self-Help Program also provides informational assistance to self-help housing organizations. The assistance has included conferences on self-help housing, information on housing finance sources, workshops on energy efficient housing and a variety of other subjects of interest to self-help housing groups.

11. Rental Housing Construction Program (RHCP)

Funds for this program are provided through Propositions 84 and 107 passed in 1988 and 1990 respectively. The program's purpose is to construct new rental units that are affordable to low income households, that is, to households whose income is at or below 80% of the median income of the county.

Loans carry terms of at least 40 years and a deferred payment with an interest rate of three percent. As least 30 percent of the units in the project must be assisted and two thirds of the units must be occupied by low income households. Between 20% and 30% of RHCP assisted units must serve the elderly and physically handicapped. Rent is restricted through a regulatory agreement.

The City of Bishop will work with IMACA to respond to the Notice of Funding Availability as issued by the State as funding becomes available.

12. Non-Profit Housing Development Corporation

A non-profit housing development corporation (HDC) promotes, assists or sponsors housing for low and moderate income persons. An HDC does not build "public housing;" rather, it builds or rehabilitates housing for people who cannot afford market rate housing but whose incomes are generally above the poverty level. To keep rents within affordable limits, government assistance of some kind (such as Section 8) is usually necessary. Thus, such housing is often referred to as "assisted housing." An HDC may build rental housing or sponsor housing developments intended for ownership.

IMACA has managed and owned some affordable housing projects county-wide as well as within the City of Bishop and is interested in owning and/or managing additional housing projects. IMACA intends to continue to seek additional affordable housing opportunities such as this program affords.

13. HOME Program

The HOME Program was created under the National Housing Affordability Act of 1990. Under HOME, HUD awards funds to localities on the basis of a formula which takes into account "tightness" of the local housing market, inadequate housing, poverty, and housing production.

HOME funding is provided to jurisdictions to assist either rental housing or home ownership through acquisition, construction, reconstruction, and/or rehabilitation of affordable housing. Also possible is tenant-based rental assistance, property acquisition, site improvements, and other expenses related to the provision of affordable housing. Additionally, assistance is available for projects that serve a

group identified as having special needs related to housing. The local jurisdiction must make matching contributions to affordable housing under HOME.

The State administers the HOME program for non-entitlement jurisdictions (like Bishop) and has \$40 million in funding to distribute state-wide during each fiscal year of the program. The City of Bishop will be notified of funding availability by the State.

14. Hope Program

The HOPE II and HOPE III programs offer planning and implementation grants for multi-family and single family units. Matching funds of 33% are required from non-federal sources; income eligibility and resale restrictions apply.

15. Weatherization Program

IMACA conducts a Weatherization Program funded through Community Services Block Grant (CSBG) funds for low income households throughout the county. The purpose of the program is to reduce household energy bills by improving the energy efficiency of residential units. As mentioned in the previous Energy Conservation section, improvements offered include weatherstripping, window caulking, low flow shower heads, and water heater insulation blankets. Improvements up to \$4000 are provided. This program is particularly important in this region because heating and cooling bills comprise a substantial portion of monthly household expenses.

16. Energy Crisis Intervention Program (ECIP)

IMACA administers the ECIP program within Inyo County. The \$65,000 per year program is funded by the State Department of Economic Opportunity and is designed to assist low income households with their heating bills. The program provides financial assistance with past due electric and propane bills, new service deposits, propane tank refills and firewood. County-wide, an estimated 200 low income households receive assistance during the winter months and 100 households during the summer. Elderly and handicapped are assisted whether bills are past due or not.

17. Energy Conservation Programs

As mentioned in the Energy conservation section of this Element, Southern California Edison (SCE) sponsors two energy conservation programs. These are the Lightbulb Program and the All Electric Household Program. IMACA will advertise these programs; they could reach as many as 200 households with light bulbs and 50 households with concessions for all electric homes.

18. Other Affordable Housing Resources

The City of Bishop operates a supportive program of development and has started to implement a comprehensive code enforcement program that will continue over the

next several years. This enforcement program will attempt to eliminate hazardous conditions in housing that violate public health, safety and welfare codes.

The following are additional programs currently undertaken by the City to provide new housing and improvement of existing housing stock:

- a. Continue streamlining all planning procedures to assist developers.
- b. Encourage use of the Title 1 Loan Program to provide low interest loans to low and moderate income home owners who need to borrow for rehabilitation work.
- c. Continue single family housing bond program at 10.6% fixed 30 year mortgages (SB 99 Mortgage Bond Program)
- d. Permit mobile and modular housing on residential lots.
- e. Support state and/or federal legislation to provide additional financial assistance for local code enforcement in the City of Bishop.
- f. Enforce energy regulations to provide better housing and to lower maintenance costs.
- g. Take advantage of any on-going programs of assisting developers in site selection and utilization of existing federal and state programs to construct or rehabilitate units for low and moderate income housing.
- h. Utilize Community Development Block Grant funds for public improvements, retaining tax dollars for infrastructure development and maintenance.
- i. Continue to permit construction of second unit dwellings on residentially zoned lots.
- k. Continue to support equal opportunity actions.
- l. Enforce State handicapped regulations (Title 24).
- m. Encourage the rehabilitation of all residential units even if non-conforming as a means of conserving the housing stock.
- n. Promote the establishment of programs that are aimed at rehabilitating the existing housing units that are in need of repair and maintenance.

V. GOALS, POLICIES AND ACTIONS

A. Goals

The City of Bishop has established the following housing goal:

"To provide for quality residential life by maintaining and improving the existing housing stock and by insuring that the housing needs of the entire community are being met. This goal includes the provision of housing for the special housing needs of the elderly, low income families, handicapped, and individuals requiring group residential care."

Other more detailed housing goals are described in the Land Use Element of the General Plan.

B. Associated Housing Policies

The following policies are an integral part of the City's approach to housing needs in the planning area:

1. The City shall support state and federal legislation aimed at providing adequate housing for all economic segments of the community.
2. The City shall cooperate with Inyo County to improve the supply and quality of the region's housing stock.
3. The City shall support the construction of subsidized housing, rental assistance and rehabilitation for very low income, low income, moderate income, and special needs households.
4. The City shall encourage modular, prefabricated and other innovative housing designs which reduce housing costs.
5. The City shall encourage the rehabilitation of all residential units even if non-conforming.
6. In all housing programs, priority should be given to existing local groups or individuals with demonstrated housing needs including the elderly, handicapped, homeless, households headed by a single parent and income limited households.
7. Local financial institutions are encouraged to become involved with programs which expand home ownership and rehabilitations opportunities.
8. The City shall support and seek compliance with state and federal law on non-discrimination in housing.
9. The City shall continue to oversee the non-profit local housing development corporation, Inyo Mono Advocates for Community Action (IMACA), with the expressed purpose of providing housing for the planning area's and County's unmet housing needs.
10. The City shall provide a density bonus of at least 25% to developers of projects agreeing to comply with requirements of Government Code Section 65915.

11. In conjunction with Inyo County, the City shall encourage the City of Los Angeles Department of Water and Power to do the following:
 - Conduct the proposed lot sales.
 - Inventory all City of Los Angeles land and dwellings, conveying those not essential to the DWP's operations to private persons.
 - Revise the present residential lease/rental policy to permit the long term lease of DWP-owned residential units to private persons.
 - Adopt a policy of not demolishing older dwellings until a rehabilitation assessment can be made and where feasible, permit the concurrent long term lease and rehabilitation by private persons.
 - Within the present City of Bishop urban limits, release residentially designated lands for housing development.
12. The City of Bishop shall give further consideration to the following:
 - Adopt an ordinance limiting the redevelopment of existing apartments and mobile home parks without first providing the tenants with compensating, affordable housing unless the demolition or removal of units is due to a clear health and safety hazard.
 - Maintain a 5000 square foot (50' x 100') lot size as the minimum R-1 lot size in areas designated Medium Density Residential development in the Land Use Element.
 - Maintain the R-3 zone and revise the R-2 zone to provide specific site area per unit, height, parking and open space standards for multiple dwelling units.
 - In compliance with SB 1960, a mobile home constructed to the 1974 HUD standards and affixed to a permanent foundation shall be considered a single family dwelling for the purposes of zoning and land use regulations. The definition of a single family dwelling shall be revised to include such mobile homes. Design criteria permitted under the law relating to appearance may be applied.
 - In reviewing housing projects designed to meet the elderly, handicapped and other special needs groups, the lifestyles of these groups and their resulting impacts should be considered, particularly as it relates to the density limits established in the Land Use Element.
13. The City shall continue to support the County Veteran's Service Office function to provide assistance to veterans on state and federal veterans housing programs.
14. The City shall encourage in-fill and redevelopment of existing private land into residential densities specified on the land use map.
15. The City shall continue to assist developers to construct affordable housing within the city limits.
16. The City shall develop a long range program that focuses on rehabilitation of existing units and properties in need of repairs and/or maintenance in order to reduce the number of units in need of complete replacement in the future.

17. The City shall revise the Zoning Ordinance to permit transitional housing in all residential zones and emergency housing in commercial and industrial zones.

C. Actions - Five Year Housing Program

The Bishop Housing Element's policies and actions were developed as a result of an analysis of existing and future housing needs contained in the Planning Analysis. The Analysis concluded that, in general, the housing needs of the community will continue to be met by the private sector. However, the Analysis also indicated that other markets will not be able to meet the needs of all the area's present or future residents. In particular, many elderly, younger and single parent households will have considerable difficulty in obtaining housing. These difficulties include excessive payment for rents due to an under supply of affordable rental units, a market closed to first time buyers, displacement and loss of repairable units resulting from commercial and higher intensity residential uses and a pending shortage of mobile home spaces. While the causes of these problems are many, varied and national in scope several are inherent in Inyo County. A shortage of available land due to extensive public ownership, a relatively high proportion of senior citizens and service industry employed households, an absence of governmental housing funding capability, obstacles and constraints on the private sector, and a community preference for single family ownership units all contribute in varying degrees to the existing problem.

The Housing Program below identifies specific types of programs aimed at these particular housing related problems. The Housing Program identifies the types of programs most likely to be effective in meeting the community's housing needs. The financial resources needed to provide "adequate housing for all economic segments" is largely available from state and federal housing agencies in the form of grants, loans and other forms of assistance.

The Bishop-based IMACA was created for this purpose and will continue to assume the major responsibility for the achievement of the housing objectives contained in this Housing Element (IMACA's Housing Assistance services include self-help housing rehabilitation training, housing development planning, resource packaging for new housing construction, education, young construction training and is currently contracted to administer the City of Bishop's Housing Preservation Program).

In addition, the City will utilize its corporate and police powers for meeting Bishop's housing and economic development objectives including eminent domain, zoning and assistance with grant applications in conjunction with the specific program components of the overall Housing Action Program. The City will provide these forms of assistance within six months of the Plan's adoption. The City also will cooperate with IMACA to provide non-market rental housing opportunities for low, moderate and special needs households and individual through the construction of assisted housing, rental assistance, rehabilitation and other direct housing assistance.

This Housing Program sets forth a five year schedule of actions for the City of Bishop to implement housing policies and to achieve the City's housing goals.

Table 4-23
City of Bishop Housing Program
(1992-1997)

Method/Objective and Five Year Goal	Progress 1992	Remaining Action to Reach Goal (DUs)	Funding Source	Responsible Agency
DEVELOPMENT				
Increase supply of rental and ownership units affordable to low and very low income households as identified by the Regional Housing Needs Plan				
Provide 4 added Section 8 certificates / vouchers	0	4	HUD Section 8	CAO/IMACA
Provide 8 affordable MF units - 20% of project(s)	0	8	Mortgage Revenue Bond Program	CAO/IMACA
Provide 5 units - 25% of project(s) units (DBP)	0	5	None - Density Bonus Program	Planning Department
Assist 10 first time home buyers	0	10	First Time Home Buyer Program	IMACA
Provide 11 affordable units (Redevelopment Agency - RDA)	0	11	Redevelopment Set-aside	CAO
TOTAL DEVELOPMENT	0	38 (low income units)		
REPLACEMENT				
Replace unsafe housing units as identified in the Regional Housing Needs Plan				
Replace 23 units	0	23	RDA set-aside, Self-Help Program, Non-profit Housing Development	CAO/IMACA
REHABILITATION				
Provide loans and grants to lower income, senior, and handicapped households to make housing repairs.				
Assist 10 to 20 owner/renter households per year	0	50-100	CDBG, Home Improvement Loan Program, Rental Rehabilitation, Senior Repair and Weatherization Programs	IMACA/CAO

EDUCATION

- | | | |
|---|-------------------|-----|
| 1. Acquaint all economic segments of the community with available housing finance, rental assistance programs, fair housing programs and rehabilitation loans. | General Fund | CAO |
| 2. Operate public information programs designed to acquaint all economic segments of the community with such advantageous housing finance and rental assistance programs as are available. | General Fund | CAO |
| 3. Operate a program of public information and technical assistance designed to encourage continued maintenance of currently sound housing. | General Fund | CAO |
| 4. Promote housing assistance for handicapped persons, low income, and senior citizens. | General Fund | CAO |
| 5. Continue to distribute fair housing flyers in public places (such as the library, community centers, city hall, police station, fire station, and schools) as well as distribute them in monthly water and sewer billings. | General Fund | CAO |
| 6. Provide technical and financial assistance to mobile home park residents who want to purchase their mobile home park from a willing seller. | HCD, General Fund | CAO |

Table 4-24
City of Bishop Action Plan
Summary of Five Year Housing Plan

Form of Action	Total Need (1992-1997)	Existing Progress (1992)	Remaining Need (1992-1997)
TOTAL UNITS TO BE CONSTRUCTED	119	0	119
Very Low Income Units	21	0	21
Other Lower Income Units	17	0	17
Moderate Income Units	13	0	13
Above Moderate Income Units	68	0	68
(Funding options for development include redevelopment set-aside, mortgage revenue bonds, first time homebuyer program, HUD, and private development)			
UNITS TO BE REPLACED (Included in above)	23	0	23
(Funding options for replacement include redevelopment set-aside, self-help and non-profit housing development)			
UNITS TO BE REHABILITATED	50-100	0	50-100
(funding options include CDBG, Home Improvement Program, Rental Rehabilitation, Senior Repair and Weatherization Program)			
UNITS TO BE CONSERVED	0	0	0
(No federally assisted housing units are at risk of losing their affordability component)			

Table 1		
Year	Age	Sex
1980	10	Male
1981	11	Female
1982	12	Male
1983	13	Female
1984	14	Male
1985	15	Female
1986	16	Male
1987	17	Female
1988	18	Male
1989	19	Female
1990	20	Male

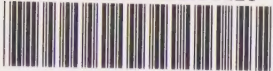
Table 2		
Year	Age	Sex
1991	21	Male
1992	22	Female
1993	23	Male
1994	24	Female
1995	25	Male
1996	26	Female
1997	27	Male
1998	28	Female
1999	29	Male
2000	30	Female
2001	31	Male
2002	32	Female
2003	33	Male
2004	34	Female
2005	35	Male
2006	36	Female
2007	37	Male
2008	38	Female
2009	39	Male
2010	40	Female

Appendix

Agencies participating in preparation and/or reviewing the Housing Element

(Note: no comments were received on the Housing Element during the public review)

1. Bishop Union High School District
301 North Fowler Street
Bishop, CA 93514
2. Inyo County Superintendent of Schools
135 South Jackson Street
Independence, CA 93526
3. Bishop Union Elementary School District
800 West Pine Street
Bishop, CA 93514
4. Eastern Sierra Community Services District
301 West Line Street
Bishop, CA 93514
5. Bishop Chamber of Commerce
690 North Main Street
Bishop, CA 93514
6. Southern California Edison Company
374 Lagoon Street
Bishop, CA 93514
7. City of Los Angeles Department of Water and Power
300 Mandich Street
Bishop, CA 93514
8. IMACA
2742 North Sierra Highway
Bishop, CA 93514
9. Bishop Library
210 Academy Street
Bishop, CA 93514
10. Inyo County Planning Department
P.O. Drawer L
Independence, CA 93526
11. Bishop Ministerial Association
Attention Pastor Kevin Cortez
Bishop Christian Center
621 West Line Street
Bishop, CA 93514



C124915957

Appendix A

Appendix A lists the names of the individuals who have been elected to the Board of Directors of the University of California, Berkeley, since the year 1900.

1	John G. Hays
2	John G. Hays
3	John G. Hays
4	John G. Hays
5	John G. Hays
6	John G. Hays
7	John G. Hays
8	John G. Hays
9	John G. Hays
10	John G. Hays
11	John G. Hays
12	John G. Hays
13	John G. Hays
14	John G. Hays
15	John G. Hays
16	John G. Hays
17	John G. Hays
18	John G. Hays
19	John G. Hays
20	John G. Hays
21	John G. Hays
22	John G. Hays
23	John G. Hays
24	John G. Hays
25	John G. Hays
26	John G. Hays
27	John G. Hays
28	John G. Hays
29	John G. Hays
30	John G. Hays
31	John G. Hays
32	John G. Hays
33	John G. Hays
34	John G. Hays
35	John G. Hays
36	John G. Hays
37	John G. Hays
38	John G. Hays
39	John G. Hays
40	John G. Hays
41	John G. Hays
42	John G. Hays
43	John G. Hays
44	John G. Hays
45	John G. Hays
46	John G. Hays
47	John G. Hays
48	John G. Hays
49	John G. Hays
50	John G. Hays
51	John G. Hays
52	John G. Hays
53	John G. Hays
54	John G. Hays
55	John G. Hays
56	John G. Hays
57	John G. Hays
58	John G. Hays
59	John G. Hays
60	John G. Hays
61	John G. Hays
62	John G. Hays
63	John G. Hays
64	John G. Hays
65	John G. Hays
66	John G. Hays
67	John G. Hays
68	John G. Hays
69	John G. Hays
70	John G. Hays
71	John G. Hays
72	John G. Hays
73	John G. Hays
74	John G. Hays
75	John G. Hays
76	John G. Hays
77	John G. Hays
78	John G. Hays
79	John G. Hays
80	John G. Hays
81	John G. Hays
82	John G. Hays
83	John G. Hays
84	John G. Hays
85	John G. Hays
86	John G. Hays
87	John G. Hays
88	John G. Hays
89	John G. Hays
90	John G. Hays
91	John G. Hays
92	John G. Hays
93	John G. Hays
94	John G. Hays
95	John G. Hays
96	John G. Hays
97	John G. Hays
98	John G. Hays
99	John G. Hays
100	John G. Hays